

2003-2009 HOUSING ELEMENT

CITY OF LODI



Public Review Draft

November 2003

2003-2009 HOUSING ELEMENT

CITY OF LODI

Public Review Draft

November 2003

Prepared by:



Cotton/Bridges/Associates
A Division of P&D Consultants

Urban Planning and Environmental Consultants
3840 Rosin Court, Suite 130
Sacramento, CA 95834

(048178083.0000)

TABLE OF CONTENTS



Chapter Contents

I.	Introduction	I-3
A.	Purpose and Contents	I-3
B.	Community Context	I-4
C.	State Requirements	I-5
D.	Data Sources and Their Use	I-6
E.	Housing Goals and Policies	I-6
F.	Public Participation	I-9
G.	General Plan Consistency	I-10
II.	Community Profile	II-1
A.	Population and Household Characteristics	II-1
B.	Housing Stock Characteristics.....	II-8
C.	Employment Trends.....	II-18
D.	Special Housing Needs	II-22
E.	Analysis of Assisted Housing Projects At-Risk	II-28
F.	Opportunities for Energy Conservation	II-32
G.	Future Housing Needs	II-36
III.	Resources and Constraints	III-1
A.	Resources	III-1
B.	Constraints	III-12
IV.	Housing Strategy.....	IV-1
A.	Introduction	IV-1
B.	Goals and Policies	IV-4
C.	Implementation Programs	IV-7
D.	Quantified Objectives	IV-24
	Appendix A: 1993 Housing Element Achievements	A-1

List of Tables

Table II-1: Population Growth (1990 and 2000)	II-1
Table II-2: Population Projections (2000 to 2020)	II-2
Table II-3: Age Characteristics (1990 and 2000)	II-3
Table II-4: Lodi Race and Ethnicity (1990 and 2000).....	II-3
Table II-5: Changes in Household Type (1990 and 2000)	II-4
Table II-7: Household Income by Tenure (2000)	II-6
Table II-9: Poverty Status (1999).....	II-7
Table II-10: Changes in Housing Stock (1990 and 2000)	II-8
Table II-11: Housing Tenure (1990 and 2000)	II-8
Table II-12: Tenure by Units in Structure (1990 and 2000)	II-9
Table II-13: Tenure by Race and Hispanic Origin (2000)	II-10
Table II-14: Tenure by Age of Householder (2000)	II-10
Table II-15: Housing Vacancy (1990 and 2000).....	II-11

Table II-16: Persons per Room in Occupied Housing Units (1990 and 2000)	II-12
Table II-17: Home Sales (2002 and 2003)	II-13
Table II-18: Condominium Sales (2002).....	II-13
Table II-19: Contract Rents (1990 and 2000).....	II-14
Table II-20: Average Apartment Rents by Range	II-15
Table II-21: Average Single Family Unit Rents by Range	II-15
Table II-22: Households Paying 30% or More for Housing.....	II-16
Table II-23: Age of Housing Structure (2000)	II-16
Table II-24: Comparison of Employment.....	II-19
Table II-25: Commuting Workers (2000).....	II-19
Table II-26: Stockton-Lodi MSA Employment by Occupation.....	II-20
Table II-27: Major Employers in Lodi.....	II-21
Table II-28: County and City Unemployment Rates (2000)	II-22
Table II-29: Homeless Facilities/Providers in the City of Lodi.....	II-27
Table II-30: Inventory of Publicly Assisted Rental Housing	II-28
Table II-31: Estimated Market Value of Creekside South Apartments	II-30
Table II-32: Rental Subsidies Required.....	II-31
Table II-33: San Joaquin Council of Governments Regional Housing Allocation Plan.....	II-36
Table II-34: Progress in Meeting Regional Housing Allocation Plan	II-37
Table III-1A: Lodi Land Inventory (Annexation Areas)	III-2
Table III-1B: Lodi Land Inventory by Property (Annexation Areas)	III-4
Table III-2: Lodi Land Inventory and Dwelling Units Potential	III-4
Table III-3: Financial Resources for Affordable Housing	III-9
Table III-4: Disposition of Home Purchase Loans.....	III-13
Table III-5: Disposition of Home Improvement Loans	III-14
Table III-6: Land Use Categories Allowing Residential Use	III-16
Table III-7: Residential Development Standards.....	III-21
Table III-8: Street Standards.....	III-29
Table III-9: Planning and Development Fees	III-31
Table III-10: Development Approval Timeframes.....	III-32
Table IV-1: Target Income Categories	IV-7
Table IV-2: Quantified Objectives: January 1, 2004 – June 30, 2009	IV-25
Table A-1: Assessment of Implementation Programs.....	A-3

I. INTRODUCTION



A. Purpose and Contents

The Lodi Housing Element is part of the City's General Plan, a comprehensive policy statement regarding the physical, economic, and social development of the City; the preservation and conservation of natural and human features of the landscape, and the redevelopment and re-use of land and buildings within the City.

The Housing Element addresses one of the state-mandated topics and most basic human needs—shelter. For this reason the Housing Element represents a critical link between land use and transportation policies, which define the location, layout, and movement of people and goods, and environmental/resource policies. For a region to have a strong and balanced economy, where people live in proximity to where they work, workers must have places to live within their economic means. From the perspective of human needs, housing should be high on the hierarchy of policy priorities. Although housing represents a high priority, planning for housing must be balanced with the community's economic needs and environmental, resource, and open space protection policies, which are also essential aspects of the City's General Plan.

The Housing Element contains three parts in addition to this introduction: a community profile, an analysis of resources and constraints, and a housing strategy. The community profile contains an analysis of population housing, and employment characteristics and trends; the needs of special population groups such as seniors, large families, and persons with disabilities; indicators of unmet need, such as overcrowding, overpayment, substandard housing, and the potential loss of affordable rental housing; and future housing construction needs. The purpose of the community profile is to characterize existing conditions and unmet housing needs among Lodi's residents and to plan for future residents expected to reside in the City.

The second part of the Element provides an analysis of resources and constraints to meeting the housing needs identified in the community profile. Resources include the availability of land, public and private organizations that provide housing and supportive services, and funding to implement the City's housing strategy. Constraints include the impacts of government action on housing availability and affordability, the interaction of market forces, and environmental conditions. In this section of the Element, the analysis focuses on the magnitude of potential constraints and identifies potential mitigation measures to reduce the impacts of constraints.

The third part of the Housing Element contains the City's housing strategy—goals, policies, implementing actions, and quantified objectives to meet identified housing needs, reduce constraints, and make effective use of available resources. As part of its strategy, the Housing Element identifies the agencies responsible for implementing recommended actions, timeframes for actions, and the anticipated results.

B. Community Context

Throughout the past decade, Lodi experienced a moderate rate of population growth at a time when surrounding jurisdiction's populations were nearly doubling. The rate of growth in Lodi may have been influenced by efforts to retain the historic small town character and quality of life of the City. Lodi has historically served as a bedroom community, providing residential opportunities for employees of Stockton, Sacramento, and to a lesser extent, the East Bay Area.

Population growth in Lodi has been concentrated in children and people between the ages of 35 and 54 in the last decade. During a time when the population grew at a moderate rate, the average size of a family residing in Lodi increased significantly. The average family size in 2000 was 3.25 persons, which may be a contributing factor to the increase in overcrowding that Lodi experienced over the ten year period.

The City's economy is anchored in the manufacturing, retail, health care, and hospitality industries. Agriculture, although prominent, contributes less to the local economy than these sectors. Approximately 36 percent of Lodi residents are employed within the four industries mentioned above. A major factor in the local economy is the high percentage of Lodi residents (greater than 50 percent) who work outside the community. This high rate of commuting shows that the local economy is not providing a sufficient number and quality of jobs to support the local population. Residents are seeking work outside the community to offset this lack of local work availability. Lodi's residents earn nearly 87 percent of the countywide median income. Despite having lower incomes than the County as a whole, City residents have a local poverty rate that is slightly less than that of San Joaquin County.

Approximately 70 percent of Lodi's housing stock consists of single-family residences, which are typically associated with homeownership. Yet, in 2000, only 55 percent of Lodi residents were homeowners, slightly below the state average of 57 percent. Housing costs have limited homeownership opportunities for increasing numbers of Lodi residents. As a result, the percentage of renter-occupied single-family homes increased since 1990. Over the same ten year period, vacancy rates of both rental properties and for sale properties decreased, which creates additional upward pressure on housing costs.

Lodi has experienced a growing gap between housing costs and local incomes. Housing costs have risen to over five times Lodi's median income of \$39,489. Rents for market rate apartments and homes have also increased at a faster rate than local incomes. As of spring 2003, the median housing cost in Lodi was nearly \$210,000 and the median rent over \$800.

Evidence of the divergence between housing costs and local incomes includes increases in overcrowding (more than one person per room) and overpayment (more than 30 percent of income for housing expenses). The percentage of overcrowded renter households increased from 15 to 20 percent and owner households from three to six percent. In 2000, over 44 percent of renters overpaid for housing, an increase of nearly 460 households, while 24 percent of homeowners overpaid for housing, an increase of nearly 900 households. This increase indicates that there is a growing portion of Lodi's population that is unable to afford homeownership.

Rent-restricted housing affordable to lower-income households is limited in Lodi. At present, only 43 units of government assisted housing providing long-term affordability is available to Lodi residents of modest means at the Lodi Hotel, an affordable housing project funding with low-income housing tax credits. In addition, low-income Lodi renters are eligible for Section 8 Housing Choice Vouchers, but there is a long waiting list for this rental assistance. The challenges many Lodi residents face from high costs are compounded by significant percentage of housing units in substandard condition.

Nearly half of the City's housing is more than 30 years old, and about 35 percent is more than 40 years. Based on past housing condition surveys, the City estimates that as many as 5,500 dwelling units (about 25 percent of the housing stock) may need repairs ranging from deferred maintenance, to substantial rehabilitation, to replacement.

According to the 2001-2009 Regional Housing Needs Allocation Plan prepared by San Joaquin County Council of Governments, Lodi should plan to accommodate 4,014 additional residential units between 2001 and 2009, about 535 per year. Of those residential units, 1,654, or 40 percent, should be affordable to households earning no more than 80 percent of the countywide median income (approximately \$40,480 annually). About 2,500 new homes have been added to Lodi's housing stock since 1990 (200 units per year). The rate of housing construction is less than half of the City's future housing need under the SJCOG housing plan.

Much of the gap between the prior rate of housing construction and projected housing need may be due to weak demand during the early to mid-1990s. However, the shortage of large, easily developable sites, the City's annual housing permit allocation process, and other City policies and regulations may also impact the rate of housing construction. Potential impacts of market factors and City policies and regulations are examined in the Housing Element.

C. State Requirements

Beginning in 1980 and refined periodically, the California Legislature adopted requirements for the contents of housing elements (California Government Code sections 65580 to 65589.5). Among these legislative requirements is the mandate that housing elements consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and programs for the preservation, improvement, and development of housing. Although state law regarding housing elements requires communities to address the needs of all residents, particular attention in the housing element law is devoted to the needs of low- and moderate-income households. Specifically, state law requires housing elements to:

- Identify adequate sites to facilitate and encourage housing for all income levels;
- Remove governmental constraints to housing production, maintenance, and improvement;
- Assist in the development of adequate housing for low- and moderate-income households;
- Conserve and improve the condition of existing affordable housing; and
- Promote housing opportunities for all persons.

The contents of a housing element, as mandated by state law, include:

- An assessment of housing needs that includes an analysis of population and housing characteristics, employment and population projections, special housing needs, subsidized rental housing at-risk of conversion, future housing construction need (regional housing allocation), and opportunities for energy conservation;
- An analysis of constraints (governmental and non-governmental) to the maintenance, improvement, or development of housing for all income levels;
- An inventory of vacant and underutilized sites by zoning category, with an assessment of the availability public facilities, and services to those sites; and
- A housing strategy containing an evaluation of past program achievements, goals, and policies, and a five-year schedule of implementing actions with quantified objectives.

D. Data Sources and Their Use

A variety of local, regional, state, federal, and private sources of information were used to prepare the 2003 Housing Element. As required by state law (Government Code Section 65584), the principal source of information used to determine future housing construction need is the San Joaquin County Regional Housing Needs Allocation for the 2001 to 2009 planning period. Other principal sources of information included the U. S Census Bureau, the California Department of Finance, the California Employment Development Department, California Health and Welfare Agency reports, the City of Lodi, San Joaquin County, the California Association of Realtors, local nonprofit organization serving special needs population, and local real estate and property management firms.

E. Housing Goals and Policies

Goal A: To provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development, homeownership opportunities, and the efficient use of land.

Policies

1. The City shall promote the development of a broad mix of housing types through the following mix of residential land uses: 65 percent low density, 10 percent medium density, and 25 percent high density.
2. The City shall regulate the number of housing units approved each year to maintain a population-based annual residential growth rate of 2.0 percent, consistent with the recommendations of the Mayor's Task Force and the growth management ordinance.
3. The City shall continue to exempt senior citizen housing projects from the growth management ordinance.
4. The City shall exempt very low- and/or low-income housing units from the growth management ordinance.

5. The City shall maintain and regularly update its land use database to monitor vacant residential land supply.
6. The City shall pursue available and appropriate state and federal funding programs and collaborate with nonprofit organizations to develop affordable housing.
7. The City shall promote the expeditious processing and approval of residential projects that conform to General Plan policies and City regulatory requirements.
8. The City shall seek to reduce the cost impact of its policies, regulations, and permit procedures on the production of housing, while assuring the attainment of other City objectives.
9. The City shall grant density bonuses of at least 25 percent and/or other incentives in compliance with state law for projects that contain a minimum specified percentage of very low-income, low-income, or qualifying senior housing units or units designed to facilitate individuals with physical challenged.
10. The City shall seek to intersperse very low- and low-income housing units within new residential developments and shall ensure that such housing is visually indistinguishable from market-rate units.
11. The City shall continue to allow and encourage the development of a variety of housing and shelter alternatives, both renter and owner, to meet the diverse needs of the City's population.
12. The City shall promote the development of senior and other special needs housing near, and/or with convenient public transportation access to, neighborhood centers, governmental services, and commercial service centers.
13. The City shall encourage infill residential development and higher residential densities within the existing City limits near transit stops, and compact development patterns in annexation areas to reduce public facility and service costs, avoid the premature conversion of natural resource and agricultural lands, and reduce the number of trips from private vehicles.

Goal B: To encourage the maintenance, improvement, and rehabilitation of the City's existing housing stock and residential neighborhoods, particularly in the Eastside area.

Policies

1. The City shall encourage private reinvestment in older residential neighborhoods and private rehabilitation of housing.
2. The City shall prohibit the conversion of existing single-family units to multifamily units on residentially zoned properties less than 6,000..

3. The City shall use available and appropriate state and federal funding programs and collaborate with nonprofit organizations to rehabilitate housing and improve older neighborhoods.
4. Housing rehabilitation efforts shall continue to be given high priority in the use of Community Development Block Grant (CDBG) funds, especially in the Eastside area.
5. The City shall support the revitalization of older neighborhoods by keeping streets and other municipal systems in good repair.
6. The City shall allow reconstruction of existing housing in the Eastside area and in commercially or industrially designated areas in the event such housing is destroyed or damaged.
7. The City shall implement historic preservation guidelines to preserve historically significant residential structures and insure that infill projects fit within the context of the neighborhood. (See the Urban Design and Cultural Resources Element for implementation of this policy.)
8. The City shall continue to enforce residential property maintenance standards.

Goal C: To ensure the provision of adequate public facilities and services to support existing and future residential development.

Policies

1. The City shall support the use of CDBG funds for the upgrading of streets, sidewalks, and other public improvements.
2. The City shall ensure that new residential development pays its fair share in financing public facilities and services and will pursue financial assistance techniques to reduce the cost impact on the production of affordable housing.
3. The City shall ensure that all necessary public facilities and services shall be available prior to occupancy of residential units.
4. The City shall require that park and recreational acquisitions and improvements keep pace with residential development.

Goal D: To promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other arbitrary factors.

Policies

1. The City shall seek to address the special housing needs of persons with disabilities, lower-income large families, seniors, single-parent households, farmworkers, and persons in need of temporary shelter.
2. The City shall make available to the public information on nonprofit, county, state, and federal agencies that provide education, mediation, and enforcement services related to equal housing opportunity.
3. The City shall establish regulations that govern the conversion of apartments and mobile home parks to condominiums to reduce the displacement of lower-income households.
4. The City shall work with surrounding jurisdictions to address the needs of the homeless on a regional basis.
5. The City shall cooperate with community-based organizations that provide services or information regarding the availability of assistance to the homeless.
6. The City shall continue to promote fair housing programs and services to residents and property owners in Lodi.

Goal E: To encourage residential energy efficiency and reduce residential energy use.

Policies

1. The City shall require the use of energy conservation features in the design and construction of all new residential structures and shall promote the use of energy conservation and weatherization features in existing homes.
2. The City shall require solar access in the design of all residential projects.
3. The City shall pursue residential land use and site planning policies, and promote planning and design techniques, that encourage reductions in residential energy consumption.

F. Public Participation

The City encouraged participation by all segments of the community in the preparation of the Housing Element through a combination of general public notices and direct contacts with organizations serving low-income and special needs groups and inviting them to attend a public workshop on the Housing Element. To provide opportunities for public participation in the preparation of the Housing Element, the City conducted a public workshop on March 26, 2003 to explain the purpose and contents of the Housing Element, state requirements, and the update process. The City also solicited public comments on key issues and information sources on which to focus the update through a study session of the City Council on May 13, 2003.

The City solicited involvement by all segments of the community through written invitations sent to community based organizations, nonprofit housing organizations, building industry representatives, and public agencies; public notices in the Lodi Sentinel, and posted notices in City buildings.

Prior to submitting the draft Housing Element to the California Department of Housing and Community Development for state-mandated review, the City Council conducted a study session on December 17, 2003, open to the public, to review the draft and receive public comments.

The City also conducted public hearings before the Planning Commission and City Council and the Housing Element to solicit public comments prior to adoption. The Planning Commission hearing was held on **INSERT DATE** and the City Council hearing on **INSERT DATE**

To ensure that all segments of the community were notified of the public events, the City published public notices in the **NOTICE LOCATIONS**, and posted notices at **POSTING LOCATIONS**. To ensure participation by low-income residents and organizations serving their needs, the City **INSERT ACTIONS TAKEN TO INCLUDE LOW-INCOME RESIDENTS**.

Comments made by the public regarding the Housing Element included the following:

- **INSERT COMMENTS FROM PUBLIC WORKSHOP AND HEARINGS**

To address these comments, the City has incorporated policies and actions in the Element to increase the supply of alternative housing types, facilities, and supportive services for special needs groups, including seniors and persons at-risk of homelessness; and to continue to commit the City to actively supporting and funding affordable housing development.

G. General Plan Consistency

To promote a uniform and compatible vision for the development of the community, the General Plan must be internally consistent in its goals and policies as required by California Government Code Section 65300.5. Government Code section 65583(c) requires that a housing element describe how consistency has been achieved among the general plan elements. The most important aspect of consistency among general plan elements is that policies and implementation measures do not conflict, but support one another, to achieve the overall goals and vision of a general plan.

In preparing the 2003 Housing Element, the City reviewed goals and policies of the various elements of the Lodi General Plan. The City has concluded that the 2003 Housing Element is consistent with the vision of the General Plan. Policies included in other General Plan elements that affect housing are summarized below.

General Plan Land Use Element

1. The City shall establish a growth management ordinance that ensures a population-based housing growth rate of 2.0 percent (compounded) per year consistent with the recommendations of the Mayor's Task Force on Measure A.
2. The City shall require specific development plans in areas of major new development.

Housing Element:

3. The City shall encourage the preservation of agricultural land surrounding the City.
4. The City shall support the continuation of agricultural uses on lands designated for urban uses until urban development is imminent.
5. The City shall promote land use decisions within the designated urbanized area that allow and encourage the continuation of viable agricultural activity around the City.
6. The City shall maintain an adequate supply of residential land in appropriate land use designations and zoning categories to accommodate a population-based 2.0 percent per year housing growth rate.
7. The City shall promote the development of affordable housing to meet the needs of low- and moderate-income households.
8. In evaluating development proposals under the City's growth management ordinance, the City shall grant priority to the projects that include units affordable to low- and moderate-income households.
9. The City shall exempt senior citizen housing projects from the growth management ordinance.
10. The City shall encourage higher density housing to be located in areas served by the full range of urban services, preferably along collector, arterial, and major arterial streets, and within walking distance of shopping areas.
11. The City shall strive to maintain a housing ratio of 65 percent low-density, 10 percent medium-density, and 25 percent high-density in new development.

General Plan Parks, Recreation, and Open Space Element

12. The City shall assess a park development fee on all new residential, commercial, office, and industrial development sufficient to fund the acquisition and development of new parkland consistent with the City standards identified in the policy above.
13. The City shall expand the neighborhood and community park system with the goal of providing park facilities within walking distance of all new residential areas.
14. The City shall require that more open space be provided within multifamily developments through wider setbacks and greater building separation.

15. The City shall promote the provision of private open space and recreational facilities as part of new large-scale residential developments to meet a portion of the recreation and open space needs that would be generated by the development.

General Plan Health and Safety Element

16. The City shall assess development fees on all new residential, commercial, office, and industrial development sufficient to fund capital improvements and equipment required to provide fire protection.
17. The City shall assess development fees on all new residential, commercial, office, and industrial development sufficient to fund capital improvements and equipment required to provide police protection.

General Plan Urban Design and Cultural Resources Element

18. The City shall respect existing neighborhood scale and character when infilling and/or upgrading existing residential areas.
19. The City shall promote the creation of well-defined residential neighborhoods in newly developing areas. Each of these neighborhoods should have a clear focal point, such as a park, school, or other open space and community facilities, and should be designed to promote pedestrian convenience.
20. The City shall provide home improvement incentives for upgrading landscaping and parking areas in the Eastside neighborhood.

On the basis of this analysis, the Housing Element is found to be consistent with the other elements of the General Plan, as well as documents and plans adopted in accordance with the General Plan.

II. COMMUNITY PROFILE



A. Population and Household Characteristics

1. Population Trends

Lodi's 2003 population is estimated to be 60,521 people by the California Department of Finance. Lodi is the third largest City in San Joaquin County, behind the cities of Stockton and Tracy and slightly larger than the City of Manteca.

Between 1990 and 2000, Lodi's population increased by 9.8 percent or 5,125 persons. During the same time period, all other cities within San Joaquin County experienced significantly higher population growth. For example, Stockton, the largest City in the county, experienced a population increase of 15.6 percent, or 32,828 persons. The remaining cities all experienced population increases of 20 percent or more (See Table II-1).

According to the San Joaquin Council of Governments (SJCOG), Lodi's population is expected to increase by 21.3 percent, or 12,157 persons, between 2000 and 2020. SJCOG's 20-year population growth projection is approximately the same on an annual basis as the city's historic population growth rate during the 1990s. The other cities within San Joaquin County are projected to continue to add population at a faster rate than Lodi.

Table II-1: Population Growth (1990 and 2000)

Jurisdiction	1990	2000	Numeric Change	Percent Change
San Joaquin County	480,628	563,598	82,970	17.3%
Lodi	51,874	56,999	5,125	9.8%
Escalon	4,437	5,963	1,526	34.4%
Lathrop	6,841	10,445	3,604	52.7%
Manteca	40,773	49,258	8,485	20.8%
Ripon	7,455	10,146	2,691	36.1%
Stockton	210,943	243,771	32,828	15.6%
Tracy	33,558	56,929	23,371	69.6%
Source: U.S. Census (1990 and 2000)				

Table II-2 shows growth projections for Lodi, San Joaquin County, and other cities in the County.

Table II-2: Population Projections (2000 to 2020)

Jurisdiction	2000 Population	2020 Population	Numeric Change	Percent Change
San Joaquin County	563,598	766,843	203,245	36.1%
Lodi	56,999	69,156	12,157	21.3%
Escalon	5,963	8,929	2,966	49.7%
Lathrop	10,445	20,627	10,182	97.5%
Manteca	49,258	77,699	28,441	57.7%
Ripon	10,146	20,524	10,378	102.3%
Stockton	243,771	374,631	130,860	53.7%
Tracy	56,929	117,788	60,859	106.9%

Source: San Joaquin Council of Governments, 2001

2. Age Characteristics

Between 1990 and 2000, Lodi experienced significant population growth among children and persons age 35 to 54, while the number of younger adults (age 25 to 34) and seniors (age 65 or more) declined or remained static.

According to the 2000 Census, Lodi had 11,596 persons ages 5 to 17, or approximately 20 percent of the total population. This age group increased by more than 2,600 persons between 1990 and 2000. Other age groups with significant population growth were 35- to 44-year olds (1,064 persons) and 45- to 54-year olds (2,154 persons). Conversely, the number of residents age 25 to 34 declined by 1,841, from 18.2 percent of the total population to 13.3 percent. The number of persons age 65 and older remained approximately the same between 1990 and 2000.

The decrease in the number of residents between the ages of 25 and 34 may be attributed to the increase in housing costs that are discussed later in this report. Persons in the 25- to 34-year age bracket begin to form families and look for their first homes to purchase. However, these persons are also in the first half of their careers and tend to have modest incomes. Given the increase in housing costs that have occurred in Lodi since 1990, many persons in this age group may have moved from the City to purchase less costly homes in other communities.

While the number of persons in their mid-20s to mid-30s decreased, the number of persons in their mid-30s to mid-50s increased. Such persons have higher incomes, can afford higher-priced housing in Lodi, and may be attracted to the quality of life that Lodi offers.

The significant increase in the number of five- to 17-year olds may be related to the increase in the number of families with two or more children. Much of this change in family size occurred in Lodi during a time when the City experienced a significant increase in the number of residents of Hispanic/Latino origin, as discussed below. This group also has an average family size significantly above the citywide average and more children per family.

Table II-3 compares age characteristics in 1990 and 2000 in Lodi.

Table II-3: Age Characteristics (1990 and 2000)

Age Group	1990		2000	
	Persons	Percent	Persons	Percent
Preschool (<5 yrs)	4,106	7.9%	4,495	7.9%
5-17	8,954	17.3%	11,596	20.3%
18-24	5,018	9.7%	5,472	9.6%
25-34	9,446	18.2%	7,605	13.3%
35-44	7,363	14.2%	8,427	14.8%
45-54	4,738	9.1%	6,896	12.1%
55-64	4,108	7.9%	4,367	7.7%
65+	8,141	15.7%	8,141	14.3%
Total	51,874	100.0%	56,999	100.0%

Source: U.S. Census (1990 and 2000)

3. Race and Ethnicity

During a time of modest population growth, the number of persons who identified themselves as being of Latino/Hispanic origin increased by 76 percent, or 6,698 persons, between 1990 and 2000 (See Table II-4). Conversely, the number of persons identifying themselves as non-Hispanic whites decreased significantly, both numerically and as a percentage of the total population over the same time period. The significance of changes in ethnicity for housing needs relate to differences in income levels and family sizes among various population groups, as discussed below.

Table II-4: Lodi Race and Ethnicity (1990 and 2000)

Race/Ethnicity	1990		2000	
	Persons	Percent	Persons	Percent
Race, Not of Latino/Hispanic Origin				
White, not of Hispanic origin	40,205	77.5%	36,200	63.5%
African American	148	0.3%	260	0.5%
Native American	386	0.7%	309	0.5%
Asian or Pacific Islander	2,327	4.5%	2,860	5.0%
Other race	42	0.08%	1,906	3.3%
Latino/Hispanic Origin	8,766	16.9%	15,464	27.1%
Total	51,874	100.0%	56,999	100.0%

Note: Difference is due in part to the Census allowing for Other Race category to include persons of multiple descents whereas, in the past, persons were only counted for their "dominant" ethnic or racial background.

Source: U.S. Census (1990 and 2000)

4. Household, Family, and Group Quarters Characteristics

The most significant changes in household composition in Lodi during the 1990s were: 1) the increase in average family size at the same time that the number of family households increased modestly (and declined as a percent of all households), and 2) the significant increase in the number and percent of non-family households. Another significant change was the decline in the number of persons living in group quarters. While the number of family households with children increased modestly, the number of children per family increased significantly.

According to the Census Bureau, 21,952 households lived in Lodi in 2000. Approximately 65 percent of those households consisted of families and the remainder consisted of non-family households (unrelated individuals who share living quarters). Approximately 25 percent of all households consisted of families with children. Between 1990 and 2000, the average family size increased from 3.11 to 3.25. The average household size in Lodi continued to increase after 2000, to 2.77 in 2003, according to the California Department of Finance (DOF).

The number of non-family households (single persons and unrelated individuals sharing living quarters) increased significantly during the 1990s, from 30 percent to 35 percent of all households.

Group quarters include facilities such as retirement or convalescent homes, correctional institutions, and dormitories. Between 1990 and 2000, the number of persons living in group quarters in Lodi decreased by 62 percent, from 1,894 to 1,024. The decrease was primarily due to a significant numerical decrease in the number of persons residing in nursing homes.

Table II-5 shows changes in types of households in Lodi between 1990 and 2000.

Table II-5: Changes in Household Type (1990 and 2000)

Household by Type	1990	%	2000	%
Household				
Total Households	19,121	100.0%	21,952	100.0%
Average Household Size	2.62	--	2.71	--
Average Family Size	3.11	--	3.25	--
Family Household (families)	13,299	69.6%	14,296	65.1 %
Married-Couple Families	10,492	54.9%	10,636	48.5%
With Children	4,738	24.8%	5,479	25.0%
Female Householder, no spouse	2,260	11.8%	2,427	11.0%
With Children	1,520	7.9%	1,701	7.7%
Non-Family Households	5,681	29.7%	7,656	34.7%
Group Quarters (Non-Household Population)				
Persons in Group Quarters	1,894	3.6%	1,024	1.8%

Note: Some cells do not total 100% due to rounding.

Source: 1990 and 2000 Census.

As discussed earlier in this section, the two ethnic groups with the largest population increases between 1990 and 2000 were persons who identified themselves as being of Latino/Hispanic origin and persons who identified themselves as being of Asian or Pacific Islander Origin. Both Hispanic and Asian households had significantly higher average family sizes, 4.16 and 3.69 respectively, compared to non-Hispanic whites at 2.91 (See Table II-6).

Table II-6: Average Family Size by Ethnicity (2000)

Race/Ethnicity	Average Family Size
White, not of Hispanic origin	2.91
African American	3.68
Native American	3.45
Asian or Pacific Islander	3.69
Other race	4.32
Latino/Hispanic Origin	4.16

Source: Census 2000

5. Household Income

The median income for all households in Lodi in 2000 was \$39,489, compared to \$41,282 for San Joaquin County. The median income of homeowners residing in Lodi in 2000 was \$52,665, approximately twice the amount of the median income for renters, \$26,422.

As seen in Table II-7, in 2000, the majority of homeowners in Lodi earned incomes of \$35,000 or more, compared to the majority of renters who earned incomes from \$10,000 to \$50,000. In 2000, there were 3,251 owner-occupied households with incomes between \$5,000 and \$35,000 compared to 5,973 renter-occupied households in that income bracket. The monetary resources needed to own a home are much greater than those needed to rent housing, resulting in a higher median income for homeowners.

The median income for non-Hispanic whites was approximately 36 percent higher than the median for all households in 2000. By comparison, Hispanic households had a median income of \$28,103, approximately \$25,000 less than non-Hispanic whites. African American householders had the lowest median income of all ethnic groups in 2000.

Table II-8 shows median income by race and ethnicity in Lodi in 2000.

Table II-7: Household Income by Tenure (2000)

Income	Households	% of Total
Owner Occupied		11,264
Less than \$5,000	181	1.6%
\$5,000 to \$9,999	427	3.8%
\$10,000 to \$14,999	380	3.4%
\$15,000 to \$19,999	479	4.3%
\$20,000 to \$24,999	566	5.0%
\$25,000 to \$34,999	1,218	10.8%
\$35,000 to \$49,999	1,907	17.0%
\$50,000 to \$74,999	2,772	24.6%
\$75,000 to \$99,999	1,538	13.6%
\$100,000 to \$149,999	1,249	11.1%
\$150,000 and more	547	4.8%
City Median Income – All Owners		\$52,665
Renter Occupied		9,430
Less than \$5,000	528	5.6%
\$5,000 to \$9,999	858	9.1%
\$10,000 to \$14,999	1,099	11.7%
\$15,000 to \$19,999	1,095	11.6%
\$20,000 to \$24,999	845	9.0%
\$25,000 to \$34,999	1,548	16.4%
\$35,000 to \$49,999	1,530	16.2%
\$50,000 to \$74,999	1,194	12.6%
\$75,000 to \$99,999	426	4.5%
\$100,000 to \$149,999	159	1.7%
\$150,000 and more	148	1.6%
City Median Income – All Renters		\$26,422
City Median Income – All Households		\$39,489
Total		20,694

Note: 2000 Census information is from 1999)
Source: Census 2000

Table II-8: Median Income by Race and Ethnicity (2000)

Race/Ethnicity	Median Family Income
White, not of Hispanic origin	\$53,660
African American	\$14,773
Native American	\$23,482
Asian or Pacific Islander	\$38,917
Other race	\$29,471
Latino/Hispanic Origin	\$28,103

Source: Census 2000

6. Poverty Rate

The poverty rate in Lodi is slightly less than that countywide, but varies considerably by population group. The poverty rate measures the percent of individuals below a level of income necessary for subsistence living. According to the 2000 Census, approximately 17 percent of the city's residents lived at or below the poverty level, compared to about 18 percent countywide. Female-headed households with children in Lodi had the highest poverty rate, almost double the poverty rate for the entire population. Female headed-households with children under five years of age were most likely to live in poverty at nearly 47 percent. By comparison, 41 percent of female-headed households with children under five years old lived in poverty countywide.

Those with the lowest poverty rate, less than ten percent for Lodi and 11 percent countywide, were persons 65 years old and older. This group had the lowest percentage of poverty of all groups, except for families without children.

Table II-9 shows poverty status by family type and by total population in 1999 in Lodi.

Table II-9: Poverty Status (1999)

Households	City of Lodi		San Joaquin County	
	# Below Poverty	% Below Poverty	# Below Poverty	% Below Poverty
Families	858	8.1%	8,510	8.4%
w/ children under 18	716	13.1%	7,076	12.3%
w/ children under 5	194	16.4%	1,103	12.0%
Families with female householder, no husband Present	679	28.0%	7,900	32.5%
w/ children under 18	617	36.3%	6,999	38.8%
w/ children under 5	129	46.7%	1,140	41.2%
Total Population	9,374	16.7%	97,105	17.7%
Under 18	3,737	23.5%	41,186	24.2%
18 to 64	4,923	15.0%	50,234	15.7%
65 and over	714	9.6%	5,685	11.1%

Source: Census 2000

B. Housing Stock Characteristics

1. Housing Type

Lodi is a community of primarily single-family homes. The total number of housing units in Lodi in 2000 was 21,400 units and 22,189 units in 2003 (January). Two-thirds of the city's housing stock is composed of single-family homes. Nearly 90 percent of the housing constructed during the 1990s was single-family homes (See Table II-10). Lodi's stock of detached single-family units increased by 1,525, and the number of attached single-family units increased by 207. Since 2000, virtually all housing units constructed have been single-family detached or attached homes.

Table II-10: Changes in Housing Stock (1990 and 2000)

Housing Type	1990		2000	
	Number	Percent	Number	Percent
Single Family	12,956	65.8%	14,688	68.6%
Detached	11,708	59.5%	13,233	61.8%
Attached	1,248	6.3%	1,455	6.8%
Multi Family	5,991	30.4%	6,248	29.2%
2-4 Units	1,755	9.0%	1,744	8.1%
5+ Units	4,236	21.5%	4,504	21.0%
Mobile Homes	516	2.6%	457	2.1%
Other	213	1.1%	7	0.03%
Total Units	19,676	100.0%	21,400	99.93%

Source: Census 1990 and 2000

2. Tenure

In 2000, homeowners comprised 54.4 percent of households in Lodi, while renters comprised the remaining 45.6 percent (See Table II-11). The rate of homeownership in Lodi is slightly below statewide level (57 percent) and significantly below the countywide level (approximately 60 percent).

Table II-11: Housing Tenure (1990 and 2000)

Tenure of Units	1990		2000	
	Number	Percent	Number	Percent
Owner-Occupied	10,317	54.3%	11,264	54.4%
Renter-Occupied	8,684	45.7%	9,430	45.6%

Source: Census 1990, 2000

Between 1990 and 2000, the proportion of rented single-family homes increased, from 24 percent to 25 percent of such housing units. This slight increase does not reflect a lack of new construction of housing units, but rather many Lodi residents may lack the financial resources to afford homeownership. In addition, the small increase in multifamily rental housing since 1990 has forced some households who cannot afford to purchase homes to rent single-family homes instead. Table II-12 compares tenure by housing type. Countywide, about 20 percent of single-family homes are rented. The change in tenure of single-family homes could be related to the increase in relatively lower-income families that moved to Lodi between 1990 and 2000 and who cannot afford homeownership to the same extent as other residents.

Table II-12: Tenure by Units in Structure (1990 and 2000)

Housing Type	1990		2000	
	Number	Percent	Number	Percent
Owner-Occupied	10,317	54.3%	11,264	54.4%
Single Family	9,615	50.6%	10,662	51.5%
2-4 Units	128	0.7%	162	0.8%
5+ Units	102	0.5%	90	0.4%
Mobile Homes	409	2.2%	343	1.7%
Other	63	0.3%	7	0.03%
Renter-Occupied	8,684	45.7%	9,430	45.6%
Single Family	3,063	16.1%	3,616	17.5%
2-4 Units	1,672	8.8%	1,527	7.4%
5+ Units	3,729	19.6%	4,193	20.3%
Mobile Homes	66	0.3%	94	0.5%
Other	154	0.8%	0	0.0%
Total Units	19,001	100.0%	20,694	100.0%

Source: Census 1990 and 2000

Homeownership by population group varies significantly on Lodi. In 2000, non-Hispanic whites and persons of Asian-origin had the highest rates of homeownership, about 60 percent and 62 percent. As discussed earlier, incomes of non-Hispanic white and Asian-origin households are significantly higher than for other groups. Households with a significantly higher percentage of renters were those identified as African American (88.6 percent), those identified as American Indian or Alaskan Native (69.5 percent), and those identified as being of Hispanic origin (67.7 percent). Table II-13 compares tenure by race in 1990 and 2000 in Lodi.

Table II-13: Tenure by Race and Hispanic Origin (2000)

	Homeowners		Renters	
	Number	Percent	Number	Percent
White Alone (not Hispanic or Latino)	9,065	59.6%	6,132	40.4%
Black or African American Alone	10	11.4%	78	88.6%
American Indian or Alaskan Native Alone	57	30.5%	130	69.5%
Asian Alone	602	61.6%	375	38.4%
Some Other Race Alone	692	34.7%	1,301	65.3%
Two or More Races	375	48.1%	405	51.9%
Hispanic or Latino	1,182	32.3%	2,482	67.7%

Source: Census 2000

Homeownership also varies by age of householder. The most significant trend in tenure by age is the decline in the rate of homeownership among most age groups. Only two age groups, those 45 to 54 years old and those 65 years or older, experienced significant increases in the numbers of homeowners. While none of the declines in the rate of homeownership were large (less than five percentage points), they nonetheless provide further evidence of the challenge faced by a growing number of Lodi residents in affording homeownership. Households age 25 to 35 were the only age group to experience a decline in both the number and percentage of homeowners.

Table II-14 compares tenure by age in 1990 and 2000 in Lodi.

Table II-14: Tenure by Age of Householder (2000)

Households	1990		2000	
	Number	%	Number	%
Owner-occupied housing units				
15 to 24 years	92	7.8%	129	11.2%
25 to 34 years	1,432	33.2%	1,051	29.8%
35 to 44 years	2,173	54.7%	2,263	49.8%
45 to 54 years	1,726	65.0%	2,457	63.1%
55 to 64 years	1,689	71.9%	1,794	70.0%
65 years and over	3,205	70.7%	3,614	72.3%
Total:	10,317	--	11,308	--
Renter-occupied housing units				
15 to 24 years	1,085	92.2%	1,022	88.8%
25 to 34 years	2,881	66.8%	2,478	70.2%
35 to 44 years	1,798	45.3%	2,279	50.2%
45 to 54 years	930	35.0%	1,438	36.9%
55 to 64 years	661	28.1%	781	30.0%
65 years and over	1,329	29.3%	1,386	27.7%
Total:	8,684	--	9,384	--

Source: U.S. Census (1990 and 2000)

3. Housing Vacancy

Vacancy rates for rental housing units decreased, and vacancy rates for owner-occupied housing units increased slightly (but was still low), between 1990 to 2000. According to the 2000 Census, the effective vacancy rate, or the percentage of units available for sale or rent at a given time, was 2.9 percent for rental housing. This is a significant decrease from the 44 percent effective vacancy rate for rental housing in 1990. The effective vacancy rate for ownership housing in 2000 was 1.2 percent, compared with 0.9 percent in 1990.

Rental vacancy rates appear to have declined since 2000. Information gathered from a survey of local rental property managers indicates that the vacancy rate for rental housing in Lodi, both apartments and single-family homes, is less than one percent. On average, each property has approximately 3 vacant units per year, which typically rent very quickly.

Low vacancy rates create upward pressure on housing costs, because the increase in demand is significantly higher than the increase in supply. The low vacancy rates, a symptom of an imbalance between housing supply and demand, are one of the reasons for the rise in housing costs that are discussed later in this report.

Table II-15 vacancy rates for housing units in 1990 and 2000 in Lodi.

Table II-15: Housing Vacancy (1990 and 2000)

Type of Housing	1990		2000	
	# of Units	% of total	# of Units	% of total
Total units in Lodi	19,676	100.0 %	21,378	100.0 %
Vacant units:				
For rent	395	2.0%	285	1.3%
For sale only	96	0.5%	139	0.7%
Rented or sold, not occupied	62	0.3%	67	0.3%
For seasonal, recreational, or occasional use	34	0.2%	41	0.2%
For migrant workers	0	0.0%	1	0.005%
Other vacant	88	0.4%	153	0.7%
Total vacant units:	675	--	686	--
Effective Vacancy Rate	--	2.5%	--	2.0%

Source: U.S. Census (1990 and 2000).

4. Overcrowding

Between 1990 and 2000, the occurrence of overcrowding (more than one person per room) for both owners and renters in Lodi increased. Approximately 15 percent of all renters lived in overcrowded conditions in 1990. The number of renters living in overcrowded conditions increased in 2000 to about 20 percent. By comparison, just over three percent of homeowners lived in crowded conditions in 1990, which increased to nearly six percent in 2000.

The increase in overcrowding for both renters and homeowners could be attributed to the increase in average family size discussed in previous sections of this document. Rising housing costs in relation to local incomes may also have contributed to an increase in overcrowding. The gap between housing costs and incomes forces lower-income families to share housing, children to delay leaving their parents' homes, and unrelated individuals to share housing. Each of these factors contributes to an increase in overcrowding.

Table II-16 shows rates of overcrowding by tenure in 1990 and 2000 in Lodi.

Table II-16: Persons per Room in Occupied Housing Units (1990 and 2000)

Occupant	1990		2000	
	Persons	Percent	Persons	Percent
Owner occupied:				
One or less person/room	9,971	96.6%	10,614	94.2%
More than one person/room	346	3.4%	650	5.8%
Total:	10,317	100.0%	11,264	100.0%
Renter occupied:				
One or less person/room	7,388	85.1%	7,525	79.8%
More than one person/room	1,296	14.9%	1,905	20.2%
Total:	8,684	100.0%	9,430	100.0%

Source: Census 1990, 2000

5. Housing Costs

a. Housing Prices

The median home price for single-family dwelling units of all sizes in Lodi in 1990 was \$125,000, increasing to \$134,500 in 1995. The median price of a home in Lodi in 2003 is \$208,300, an increase of 66 percent since 1990 and 55 percent since 1995 (See Table II-17). The increase in home prices in Lodi over the last 13 years has been significant and may be contributing to the increase in renter-occupied households as the gap between housing prices and local incomes grows.

An alternative to buying a single-family home would be for a family to purchase a condominium or townhouse, which tend to cost less than single-family homes (See Table II-18). However, the

prices of condominiums and townhouses in Lodi are not significantly lower than for many single family homes.

Table II-17: Home Sales (2002 and 2003)

Single Family Home	Average Price	Median Price	Units Sold
1 Bedroom	\$110,917	\$98,500	20
2 Bedroom	\$158,461	\$151,000	265
3 Bedroom	\$223,410	\$210,000	666
4 Bedroom	\$291,750	\$270,000	147
5 Bedroom	\$319,962	\$312,000	20
Total	\$220,900	\$208,300	1,118

Source:

DataQuick Home Sales Data, 200

Table II-18: Condominium Sales (2002)

Bedrooms	Average Price	Median Price	Units Sold
1 Bedroom	\$86,846	\$69,000	13
2 Bedrooms	\$124,115	\$105,000	92
3 Bedrooms	\$241,238	\$206,000	29
Total	\$150,733	\$126,666	134

Source: DataQuick 2003

b. Rents

The median contract rent in Lodi (the amount paid by renters under a lease or rental agreement) increased from \$426 to \$527 between 1990 and 2000. The number of units available in lower contract rent ranges affordable to very low-income households decreased significantly between 1990 and 2000. In 1990, about half of contract rents were between \$300 and \$499. By 2000, about half of contract rents were between \$400 and \$599. Some of the rental increase can be attributed to general inflation, but the increasing demand for rental housing combined with a lack of rental housing construction has also contributed to the rise in rents.

Table II-19 compares contract rents in 1990 and 2000 in Lodi.

Table II-19: Contract Rents (1990 and 2000)

Value	1990		2000	
	# of units	% of units	# of units	% of units
Less than \$100	27	0.3%	17	0.2%
\$100 to \$149	114	1.3%	37	0.4%
\$150 to \$199	212	2.5%	92	1.0%
\$200 to \$249	333	4.0%	157	1.8%
\$250 to \$299	624	7.2%	203	2.3%
\$300 to \$349	1,004	11.7%	476	5.4%
\$350 to \$399	1,275	14.8%	761	8.6%
\$400 to \$449	1,242	14.4%	1,059	11.9%
\$450 to \$499	1,020	11.8%	1,256	14.1%
\$500 to \$549	688	8.0%	1,109	12.5%
\$550 to \$599	568	6.6%	938	10.5%
\$600 to \$649	346	4.0%	721	8.1%
\$650 to \$699	406	4.7%	743	8.4%
\$700 to \$749	189	2.2%	468	5.3%
\$750 to \$799 (1990 data = \$750 to \$999)	397	4.6%	340	3.8%
\$800 to \$899			391	4.4%
\$900 to \$999			136	1.5%
\$1,000 to \$1,499	30	0.3%	287	3.2%
\$1,500 to \$1,999	x	x	55	0.6%
\$2,000 and up	x	x	63	0.7%
No cash rent	141	1.6%	112	1.3%
Median	\$426		\$527	
Total	8,616	100.0%	9,421	100.0%

Source: Census 1990, 2000

Since 2000, rents have increased at a higher rate than during the 1990s. According to property managers in Lodi, the average asking rent for a one-bedroom apartment is \$684, approximately \$150 more than the median contract rent in 2000. Asking rents for three-bedroom apartments and single-family homes are \$1,000 to \$1,600. As discussed earlier, vacancy rates for rental units have decreased significantly over the last ten years as the demand for rental housing has increased.

Tables II-20 and II-21 show current average rental rates in Lodi.

Table II-20: Average Apartment Rents by Range

Bedrooms	High	Low	Average
One Bedroom	698	671	684
Two Bedroom	876	841	859
Three Bedroom	1089	1033	1062

Source: Telephone survey of property manager – 3-27-03

Table II-21: Average Single Family Unit Rents by Range

Bedrooms	High	Low	Average
Two Bedroom	\$1,250	\$1,100	\$1,175
Three Bedroom	\$1,500	\$1,300	\$1,400
Four + Bedrooms	\$1,600	\$1,500	\$1,550

Source: Telephone survey of property managers – 3-27-03

6. Overpayment for Housing

Between 1990 and 2000, the occurrence of overpayment for housing increased significantly in Lodi. Renters and homeowners in very-low, low-, and even some moderate-income households were affected by overpayment. Overpayment is defined as housing costs that exceed 30 percent of a household's income. Housing costs include payments for the housing unit (rent or mortgage payment), utilities, property taxes, and homeowner's or renter's insurance.

In 1990, 3,711 renter households overpaid for housing. By comparison, 4,170 renter households overpaid in 2000, a 53 percent increase. The number of homeowners overpaying in 1990 was 1,846 households. In 2000, 2,714 homeowners overpaid for housing costs, a 60 percent increase. Households who overpaid in 1990 were generally those earning low- and very-low incomes. However, as housing costs rose, households with higher incomes were subject to overpayment as well by the year 2000. If this trend continues, even moderate-income households may increasingly be forced to pay more than 30 percent of their incomes for housing.

Table II-22 compares rate of overpayment by tenure in 1990 and 2000 in Lodi.

Table II-22: Households Paying 30% or More for Housing

Income	1990				2000			
	Renters		Owners		Renters		Owners	
	Number	%	Number	%	Number	%	Number	%
Totals	3,711	42.8%	1,846	17.9%	4,170	44.2%	2,714	24.1%
Less than \$10,000	1,382	88.7%	342	41.8%	1,093	78.9%	418	82.8%
\$10,000 to \$19,999	1,536	73.2%	346	29.0%	1,935	88.2%	378	53.3%
\$20,000 to \$34,999	706	25.9%	541	29.2%	983	41.2%	727	45.4%
\$35,000 to \$49,999	87	6.1%	403	19.4%	131	8.6%	600	34.1%
\$50,000 to \$74,999 (1990=\$50,000 or more)	0	0.0%	214	6.4%	28	2.3%	487	18.9%
\$75,000 to \$99,999	--	--	--	--	0	0.0%	77	5.2%
\$100,000 to \$149,999	--	--	--	--	--	--	27	2.3%
\$150,000 or more	--	--	--	--	--	--	0	0.0%

Source: Census 1990, 2000

7. Age and Condition of Housing

Nearly half (47 percent) of the housing units in Lodi are over 30 years old (See Table II-23). Given the age of these homes, some of Lodi's housing stock could potentially be substandard and/or subject to deterioration associated with improper maintenance and repair. Because the City has not conducted a recent housing condition survey, however, there is no recent quantified information on housing rehabilitation need.

Table II-23: Age of Housing Structure (2000)

Age of Structure	Number	Percent
< 10 years	2,734	12.8%
10 to 20 years	4,590	21.4%
20 to 30 years	4,014	18.8%
30 to 50 years	6,279	29.3%
50 + years	3,783	17.7%
Total	21,400	100.0%
Median Year Constructed: 1972		

Source: Census 2000

The most current information, from a Housing Assistance Plan (HAP) prepared by the City for federal funding in 1984, was that 1,778 housing units were in substandard condition, of which 156 needed replacement. The number of substandard housing units in 1984 represented about 12 percent of the housing stock and about 70 percent of the number of housing units over 40 years old at the time. The HAP used 40 years as a criterion for estimating potential rehabilitation need.

Over that past 20 years, the number of housing units over 40 years old has increased, to about 7,800 (about 35 percent of the city's housing stock, compared to about 17 percent in 1984). If the relationship between age and condition in 2003 is the same as in 1984, as much as 70 percent of the housing over 40 years old may need rehabilitation, or up to 5,500 dwelling units. This number represents about 25 percent of the city's housing stock.

Another method of estimating potential housing rehabilitation need is to examine the relationship between the age of housing, tenure, and housing type. Communities with higher concentrations of older, rental housing, particularly older apartments and mobilehomes, have higher propensities to contain substandard housing. This relationship is due, in part, to the ability of occupants to pay rents sufficient to induce owners to maintain or rehabilitate their rental units, and, in part, to the costs and potential increases in property values that owners might realize by rehabilitating older rental units.

As noted previously, Lodi has both a high proportion of older housing and rental housing, including multifamily rental units. The city's housing stock may have a high housing rehabilitation need, therefore.

To estimate the maximum potential rehabilitation need based on age, type, and tenure of housing, the City has used the following assumptions:

- Multi-unit rental housing constructed prior to 1970 may be susceptible to deterioration and may have a high need for rehabilitation or deferred maintenance. There are 1,958 such housing units in Lodi.
- Mobilehomes constructed prior to 1980, when uniform federal construction standards were fully implemented and enforced, may also have a susceptibility to deterioration. There are 160 such homes in Lodi.
- Single-family homes constructed prior to 1960 that are renter-occupied may have a high likelihood of rehabilitation need. There are 1,552 such homes in Lodi.
- Owner-occupied single-family homes constructed prior to 1940 may have a high rehabilitation need as such homes are most likely to require major renovation and upgrading of plumbing and electrical systems. There are 1,848 such homes in Lodi.

Based on these assumptions, up to 5,518 housing units in Lodi are most susceptible to deterioration and have the highest likelihood of needing rehabilitation or deferred maintenance. This estimate of maximum potential rehabilitation need is similar to the estimate of 5,500 dwelling units above (based on a percentage of the housing stock more than 40 years old).

Because substantial investment in the housing stock has occurred over the past 20 years, many of the housing units identified as substandard in 1984 may have been rehabilitated by private action and/or public assistance. Other housing units that have become 30 to 40 years old or

more since the 1980s may have been rehabilitated by their owners before becoming substandard. The estimate of up to 5,500 housing units potentially in need of rehabilitation should be considered a maximum estimate of need that includes conditions ranging from deferred maintenance to dilapidation (housing in need of replacement).

The City's Neighborhood Improvement Division administers programs that work to bring substandard homes into compliance with all applicable building and health and safety codes. Over the past two years, the Division has completed code enforcement activities that have resulted in improvements to approximately 290 housing units. Using this rate of improvements as an average, the Division will be able to rehabilitate approximately 1,152 housing units over the next five years, reducing the number of houses needing rehabilitation from 5,500 to 4,348. Housing improvements within the Eastside area of Lodi have also been driven by the Eastside Improvement Committee, a community based group that continually monitors the neighborhood for substandard housing issues and coordinates improvement efforts accordingly.

Of the homes potentially requiring rehabilitation, those most likely to be dilapidated are mobilehomes constructed prior to 1970 (188 units) and other housing units constructed prior to 1940 (1,953 units). Of the latter, the City estimates that, at most, five percent (about 100 units) need replacement, so that the total estimated housing replacement need in Lodi is approximately 300 dwelling units.

Another measure of housing condition is the number of housing units lacking complete plumbing, kitchen, and heating facilities. According to the 2000 Census, 149 housing units in Lodi lacked completed plumbing facilities, 345 housing units lacked complete kitchen facilities, and 180 households relied on wood to heat their homes or had no heating systems. The Census did not report on the number of housing units that lacked two or more of these facilities, so the City cannot determine the extent of overlap in these numbers. It is likely that most of the housing units lacking complete plumbing, kitchens, and/or heating are older housing units that would be counted under the methodologies described above. There may be a few newer structures occupied illegally as housing units (such as converted garages, illegal second units, and similar structures), but the number of such structures is likely to be small and not significantly affect the maximum estimate of housing rehabilitation need.

To more accurately estimate housing rehabilitation and replacement need, the City could conduct a sample survey of exterior housing conditions in neighborhoods where a significant percentage of the housing was constructed prior to 1970.

C. Employment Trends

Employers providing the most jobs in Lodi, and countywide, are firms associated with the manufacturing, retail, health care, hospitality, and government sectors of the economy. These industries represent approximately 70 percent of the jobs available in Lodi. The 2000 Census indicates that only 36 percent of Lodi residents work in these industries, however. This illustrates the commuting nature of Lodi residents who work outside the City and the County. Lodi residents are not filling many jobs available in the City. Over half (55 percent) of Lodi residents commuted to jobs outside of the City in 2000 (See Table II-25).

Table II-24 compares employment by industry in Lodi and San Joaquin County.

Table II-24: Comparison of Employment
(City of Lodi and San Joaquin County)

Industry	2002 California EDD Estimate (Jobs in San Joaquin County)		2000 Census (Jobs Held by Lodi Residents)	
Farming, Natural Resources, Mining	12,400	6.04%	1,239	5.1%
Construction	12,900	6.28%	2,052	8.5%
Manufacturing	20,200	9.83%	3,209	13.3%
Wholesale trade	6,900	3.36%	1,172	4.8%
Retail trade	24,500	11.93%	2,966	12.3%
Transportation, Warehousing, and Utilities	13,700	6.67%	1,273	5.3%
Information	3,000	1.46%	505	2.1%
Financial Activities	9,200	4.48%	1,214	5.0%
Broadcasting & telecommunications	--	--	--	--
Real estate & rental & leasing	3,000	1.46%	351	1.5%
Professional, scientific, & technical services	--	--	867	3.6%
Administrative & support	10,000	4.87%	840	3.5%
Educational services	3,700	1.80%	2,121	8.8%
Health care & social assistance	20,700	10.08%	2,525	10.4%
Arts, entertainment, & recreation	2,400	1.17%	306	1.3%
Leisure and Hospitality (Including foodservices)	15,700	7.64%	1,342	5.6%
Other services	6,500	3.16%	1,055	4.4%
Government	40,600	19.77%	1,140	4.7%
Total	205,400	100.0%	24,177	100.0%

Table II-25: Commuting Workers (2000)

Place of Work	Persons	Percent
Worked in City of Residence	10,627	44.8%
Worked Outside of City of Residence	13,089	55.2%
Total Workers	23,716	100.0%

Source: Census 2000

In 2001, nearly 18 percent of the work force in the Stockton-Lodi Metropolitan Statistical Area (San Joaquin County), held jobs related to office and administrative support, the largest percentage for any occupational category. Occupations in this field are associated with average

annual wages of \$27,786. Other common occupations, such as in transportation, sales, and production, have average annual wages between \$28,000 and \$30,000.

Although these wages are for one person, and many households have two wage earners, the majority of employment opportunities for residents of Lodi are associated with incomes that are below the countywide median income. In San Joaquin County, the median family income for a family of three is \$45,550. The median income for a family of four is \$50,600 (based on estimates of income from the U.S. Department of Housing and Urban Development).

Table II-26 shows current employment by occupation for San Joaquin County.

Table II-26: Stockton-Lodi MSA Employment by Occupation

	2001 Employment Estimates	Percent of Total	Mean Annual Wage
Management Occupations	8,310	4.2%	\$71,864
Business and Financial Operations Occupations	5,310	2.7%	\$50,098
Computer and Mathematical Occupations	1,270	0.6%	\$46,760
Architecture and Engineering Occupations	1,480	0.7%	\$52,578
Life, Physical, and Social Science Occupations	1,070	0.5%	\$46,061
Community and Social Services Occupations	3,050	1.5%	\$39,736
Legal Occupations	700	0.4%	\$68,613
Education, Training, and Library Occupations	13,850	7.0%	\$39,852
Arts, Design, Entertainment, Sports, and Media Occupations	990	0.5%	\$35,554
Healthcare Practitioners and Technical Occupations	7,750	3.9%	\$58,358
Healthcare Support Occupations	5,370	2.7%	\$22,241
Protective Service Occupations	4,760	2.4%	\$38,091
Food Preparation and Serving-Related Occupations	13,960	7.1%	\$17,089
Building and Grounds Cleaning and Maintenance Occupations	6,190	3.1%	\$21,839
Personal Care and Service Occupations	3,270	1.7%	\$21,708
Sales and Related Occupations	19,030	9.6%	\$28,920
Office and Administrative Support Occupations	35,190	17.8%	\$27,786
Farming, Fishing, and Forestry Occupations	6,360	3.2%	\$16,697
Construction and Extraction Occupations	11,480	5.8%	\$39,420
Installation, Maintenance, and Repair Occupations	8,780	4.4%	\$36,898
Production Occupations	16,750	8.5%	\$28,791
Transportation and Material Moving Occupations	22,500	11.4%	\$29,056

Source: California Employment Development Department, Occupational and Wage Data, Revised January 2003

Major employers in Lodi (those with more than 100 employees) include:

- Manufacturers that produce a variety of products that include cereals, food mixes, wines, rubber products, steel framing and industrial shelving, foundry items, recreational vehicle components, electronic substrates, and plastic piping and injection molded products;
- Public agencies, such as the City of Lodi and the Lodi Unified School District;
- Health care services firms, such as Lodi Memorial Hospital and Blue Shield of California; and
- National retailers, such as Wal-Mart and Target.

Table II-27 lists the largest employers in Lodi as of June 30, 2001:

Table II-27: Major Employers in Lodi

Employer	Type of Employment	Number of Employees
Lodi Unified School District	Education	2,247
Blue Shield of California	Insurance Claims Processing	725
Lodi Memorial Hospital	Health Care	650
General Mills	Cereals and Food Mixes	575
Pacific Coast Producers	Can Manufacture and Cannery	530
City of Lodi	Government	387
Wal-Mart	General Merchant	226
Target	General Merchant	200
Valley Industries	Trailer Hitches	191
Farmers and Merchants	Banking	183

Source: City of Lodi, www.ci.loadi.ca.us

Lodi's unemployment rate is relatively low compared to the countywide rate and the other jurisdictions in the area. As discussed previously, Lodi has a high percentage of commuters which may contribute to the low rates of unemployment.

Table II-28 shows City and county rates of unemployment in 2000 for all of San Joaquin County.

Table II-28: County and City Unemployment Rates (2000)

Jurisdiction	Labor Force	Employment	Unemployment	
			Number	Rate
San Joaquin County	278,200	247,100	31,100	11.2%
Lodi	32,500	29,800	2,700	8.3%
Escalon	2,590	2,420	170	6.6%
Lathrop	4,090	3,490	600	14.6%
Manteca	24,830	22,600	2,230	9.0%
Ripon	4,550	4,190	360	7.8%
Stockton	115,140	100,010	15,130	13.1%
Tracy	22,100	20,030	2,070	9.4%

Source: California Employment Development Department, Labor Force Data for County Sub-Areas, March 2003; Labor Force Data for Counties, February 2003

D. Special Housing Needs

Certain groups in the City of Lodi encounter greater difficulty finding decent, affordable housing due to their special needs and/or circumstances. Special circumstances may be related to one's employment and income, family characteristics, medical condition or disability, and/or household characteristics. A focus of the Housing Element is to ensure that persons from all walks of life have the opportunity to find suitable housing in Lodi.

State Housing Element law identifies the following special needs groups: senior households, persons with disabilities, female-headed (particularly single-parent households), large households, farmworkers, and persons and families in need of emergency shelter. This section provides a discussion of housing needs for each particular group, and identifies the programs and services available to address their housing and supportive services needs.

There are no other groups identified in the Community Profile whose housing needs might be characterized as "special" needs.

1. Seniors

Senior households typically have special housing needs due to three primary concerns: 1) fixed, often low, incomes, 2) high health care costs, and 3) self-care or independent living limitations (such as health-related disabilities). According to the 2000 Census, 5,000 households in Lodi were headed by persons age 65 years and older. Half of these households consisted of persons who lived alone.

Approximately ten percent of individuals 65 years of age or older in Lodi had poverty-level incomes or less, which is less than poverty levels for the population as a whole. Nearly 62 percent of households headed by seniors, approximately 3,100 households, had low-incomes (less than 80 percent of median), and 46 percent had very low-incomes (less than 50 percent of

median), higher percentages than the overall population. This suggests that seniors may have limited capacity to absorb increases in housing-related expenses.

In 2000, 3,528 elderly households in Lodi were homeowners and 1,574 were renters. Because of physical and/or other limitations, senior homeowners may have difficulty in performing regular home maintenance or repair activities. In addition, because many seniors have fixed and/or limited incomes, they may have difficulty meeting monthly housing expenses. Elderly women are especially in need of financial assistance because so many of them live alone and they tend to have lower incomes than seniors as a group. In 2000, 38 percent of senior households living alone were women (1,901 households).

Various programs can help meet the needs of seniors, including congregate care, supportive services, rental subsidies, shared housing matching services, and housing rehabilitation assistance. For the frail elderly or those with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly individuals with mobility/self care limitations also benefit from public and private transportation that provide access to needed services. Senior housing that combines supportive services, accessible features, and transportation assistance can allow more independent living.

According to the California Department of Social Services (2003), eleven licensed care facilities for seniors are located in Lodi. The facilities provide 529 beds for persons age 60 and above. There are also six adult residential facilities with a capacity of 121 persons that may be available for seniors. The Lodi Memorial Hospital operates an adult day care program with the capacity to attend to 30 clients. The City itself also administers various day care programs designed for its senior residents.

The Lodi Senior Citizens commission is active within the community by identifying the needs of seniors and initiating action to address the needs. In a public-private partnership, the City maintains and operates the Hutchins Street Square, a multi-purpose community center located in an old high school. The Square is home to both a senior center and an adult day care program specifically for the elderly.

2. Persons with Disabilities

Persons with disabilities typically have special housing needs because of their fixed or limited incomes, a lack of accessible and affordable housing that meets their physical and/or developmental capabilities, and higher health costs associated with their disabilities. A disability is defined broadly by state and federal agencies as any physical, mental, or emotional condition that lasts over a long period of time, makes it difficult to live independently, and affects one or more major life activities. The 2000 Census defines six disabilities: sensory, physical, mental, self-care, "go-outside-home," and employment. According to the 2000 Census, 11,789 Lodi residents had some type of disability, representing 23 percent of City residents. Of these persons, 3,344 people, or 28 percent, are age 65 years or older. Many individuals who reported disabilities did not necessarily have conditions requiring special housing features or supportive services to facilitate independent living. However, the large percentage of the population reporting some type of disability during the 2000 Census indicates the potential for such a need.

To meet the unique housing needs of the disabled, the City offers and participates in various programs. Through the San Joaquin County Housing Authority, disabled households may

receive rental assistance to help them afford housing in the community. Also, the County offers home improvement grants, which can be used to make upgrades/modifications to ensure accessibility. In addition, Lodi enforces state building code standards and model code requirements for accessibility in residential construction (Title 24 of the California Administrative Code).

Living arrangements for persons with disabilities depend on the severity of the disability. Many persons live independently with other family members. To maintain independent living, persons with disabilities may need special housing design features, income support, and in-home supportive services for persons with medical conditions.

Severely mentally ill persons are especially in need of assistance. Mentally disabled individuals are those with psychiatric disabilities that impair their ability to function in the community to varying degrees. The National Institute for Mental Health (2001) estimates that 2.5 percent of the adult (age 18+) population suffers from mental illness. If this percentage is applied to Lodi, over 1,000 persons may suffer from some form of mental illness within the city.

Many persons with disabilities can live and work independently within a conventional living environment. However, more severely disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment. According to the California Department of Social Services, Lodi is home to one licensed adult day care facility with a capacity to serve 30 clients. (Adult day care facilities are facilities of any capacity that provide programs for frail elderly and developmentally disabled and/or mentally disabled adults in a day care setting.)

3. Farmworkers

According to the 2000 Census, there were 1,239 Lodi residents (two percent of the city's total population) employed in farming, forestry, and fishing occupations. Although this is not a large resident farmworker population, Lodi is located within the larger agricultural region of San Joaquin Valley that employed approximately 12,400 farmworkers in 2002 who were permanent residents of the region.

Farmworkers traditionally are defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farmworkers work in the fields, processing plants, or support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor.

The Migrant Health Program of the U.S. Department of Health and Human Services released a study in 2000 estimating the number of migrant and seasonal farmworkers and their non-farmworker household members in California: *Migrant and Seasonal Farmworker Enumeration Profiles Study*. The study was based on secondary source material, including existing database information and interviews with knowledgeable individuals. The study indicates that San Joaquin County has an estimated 46,913 farmworkers, including 21,721 migrant and 25,192 seasonal farmworkers.

According to the California Department of Education, Lodi is located within a region (San Joaquin and Contra Costa counties) that was home in 2001 to 15,000 children of migrant

farmworker families enrolled in 21 school districts. No detailed information is available for children of farmworker families specifically residing in Lodi. Although Lodi has few agricultural activities within its borders that would attract seasonal farm labor, it is possible that some of the students of migrant farmworker families live in the city.

Farmworkers' special housing needs typically arise from their very limited income and the often unstable, seasonal nature of their employment. Statewide surveys provide some insight into the demographic characteristics and housing needs of farmworkers. Among the major findings are:

- **Limited Income:** Farmworkers typically earn very low incomes. According to the Rural Community Assistance Corporation, three-fourths of California's farmworkers earned less than \$10,000 a year in 2000. Only one out of seven earned more than \$12,500.
- **Overcrowding:** Because of their very low incomes, farmworkers have limited housing choices and are often forced to double up to afford rents. A Statewide survey indicates that overcrowding is prevalent and a significant housing problem exists among farmworkers (The Parlier Survey, California Institute for Rural Studies, 1997).
- **Substandard Housing Conditions:** Many farmworkers live in overcrowded conditions and substandard housing, including shacks, illegal garage units, and other structures generally unsuitable for occupancy (The Parlier Study, 1997).

The majority of land within the City is developed with urban land uses; however, active agricultural land surrounds the City on all sides except to the north, which is bounded by the Mokelumne River. Agricultural land is located on the north side of the Mokelumne River as well. San Joaquin County has an active livestock and poultry industry, which does not create a demand for seasonal labor. However, some of the leading crops farmed in San Joaquin County are fruit and nut crops, vegetable crops, and nursery products, which have a high demand for seasonal labor. The need for seasonal labor, however, does not necessarily translate to a need for migrant farmworker housing within Lodi. San Joaquin County maintains three migrant centers, which provide housing from May to October and also provide day care, health care services, and educational opportunities for migrant farmworkers. The Harney Lane Migrant Center is located in the City of Lodi and provides seasonal housing for approximately 400 people. The San Joaquin Housing Authority also maintains two migrant farmworker centers outside of the City of Lodi, in the community known as French Camp. Both the Joseph J. Artesi Migrant Center II and Migrant Center III provide housing and additional support services to approximately 95 families each for six to nine months out of the year. These centers are located approximately 15 miles south of Lodi.

Some of the migrant farmers who formerly moved from state to state or from Mexico to California to pursue agricultural employment may have now become permanent residents of Lodi. As such, the housing needs of farmworkers are primarily addressed through the provision of permanent affordable housing, rather than migrant farm labor camps. Their housing need would be the same as other lower-income households and large families who are in need of affordable housing with three or four bedrooms.

4. Female Householders with Children

Single-parent households with children often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Single-parent households also often receive unequal treatment in the rental housing market due to their family status. These special needs particularly affect female householders with children because their incomes tend to be so much lower than male householders, women with children comprise the overwhelming majority of single-parent households, and most female householders with children require assistance with child care but cannot afford to pay for child care.

Lodi is home to 2,250 single-parent households, of which nearly three-quarters (1,629) are headed by females. In 2000, 24 percent of the city's female-headed families with children lived in poverty, compared to 19 percent of all families with children. The median income for female-headed households with children was \$20,143, compared to \$53,793 for married-couple families.

Battered women with children comprise a sub-group of female-headed households that are especially in need. In the Lodi area, several social service providers and emergency housing facilities serve women in need, including the Women's Center of San Joaquin County and the Lodi House Hope Closet.

5. Large Households

Large households are defined as households having five or more members. These households constitute a special need group because of an often limited supply of adequately sized, affordable housing units. Because of rising housing costs, families and/or extended families are sometimes forced to live together under one roof. The 2000 Census reported 2,770 large households in Lodi, 54 percent of which were renter households. Large households represent 13 percent of the city's households.

The housing needs of large households could be met by larger units with more bedrooms. Because larger homes typically cost more, lower-income large households may reside in smaller units, likely resulting in overcrowding. The high percentage of large families (particularly large renter families), when considered in conjunction with rising overcrowding and overpayment, suggests that a growing number of Lodi families cannot find affordable housing of adequate size.

To address overcrowding, the City is working to develop housing opportunities for larger households to relieve overcrowding and is promoting affordable ownership housing opportunities (such as first-time homebuyer and self-help housing programs) to help renters achieve homeownership.

6. Homeless

Most individuals and families become homeless because they are unable to afford housing in a particular community and/or unable to care for themselves. Beyond the need for housing, homeless individuals frequently have other needs, such as support services, life skills training, medical care, and education or job skills training. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system fairly quickly. The remainder essentially lives in the homeless assistance system, or in a combination

of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including runaway and “throwaway” youth (children whose parents will not allow them to live at home or who are unable to care for them).

Lodi is located just north of Stockton, along State Route 99. Stockton is home to most of the countywide social services centers because it is the county seat of San Joaquin County and the largest city. There has been no formal count of the homeless population attempted in Lodi, although the Salvation Army estimated in the mid 1990s that Lodi had a resident homeless population of between 75 and 100 individuals (1995 San Joaquin County Consolidated Plan).

The Salvation Army and several other non-profit organizations operate facilities directed at assisting homeless people, including families and children in Stockton. Given the distance between Lodi and Stockton, it is likely that the majority of people who find themselves in need of assistance seek it within Stockton. The Salvation Army facility is currently being upgraded to provide additional assistance to the resident population of Lodi. There is no information to suggest that Lodi is in need of additional homeless facilities above those improvements already being made.

Table II-29 lists homeless facilities in the City of Lodi. The three facilities listed below are homeless shelters that serve Lodi, although users of these services come from throughout the region. The Salvation Army indicated that the Archway Shelter is currently being moved to a larger facility in Lodi so that it can accommodate services for women and children. Supportive service programs for homeless persons operating in Lodi include Alcoholics Anonymous and several drug treatment programs.

Table II-29: Homeless Facilities/Providers in the City of Lodi

Facility/Provider	Type	Capacity	Services
Salvation Army – The Archway Shelter 19 North Sacramento Street Lodi, CA 95240	Emergency shelter	63 beds	Men’s services only, food, bed, clothing, medical
Women’s Center of San Joaquin County – Lodi Office 29 S. Washington Street Lodi, CA 95241	Resource Center	45 beds	Crisis line, counseling, emergency shelter, safe house, legal assistance,
Lodi Memorial Hospital, Salvation Army Clinic Lodi, CA 95429	Medical Clinic	--	Free medical care, treatment

Source: Cotton/Bridges/Associates, April 2003.

In addition to shelter facilities, a partnership of the San Joaquin County Community Action Agency, County Department of Aging, and Children's and Community Services operates the Lodi Community Center. The Center budgets approximately \$2,000 per year for motel

vouchers. The average length of stay is three days, with efforts made to find shelter space for homeless families. Emergency food is provided with counseling and case management services. The City also provides travel vouchers, through the Community Center, for senior citizen and other low-income residents to use Dial-A-Ride services to help meet their transportation needs.

E. Analysis of Assisted Housing Projects At-Risk

1. Analysis of Assisted Rental Housing Projects at Risk of Conversion

Existing rental housing that receives governmental assistance is a significant source of affordable housing that should be preserved, to the extent feasible. The loss of such rental units reduces the availability of housing affordable to very low- and low-income households. It is far more cost-effective to preserve existing affordable housing than to replace it with newly constructed units, unless housing has reached a substantial level of deterioration.

This section of the Housing Element identifies publicly assisted rental housing in Lodi, evaluates the potential of such housing to convert to market rate units during a ten-year planning period (January 2003 to July 2013), and analyzes the cost to preserve or replace those units. Resources for preservation/replacement of these units and housing programs to address their preservation are described in Section IV of the Element.

Table II-30 lists the two publicly assisted multi-family rental housing projects in Lodi.

Table II-30: Inventory of Publicly Assisted Rental Housing

Project Name	Total Units	Affordable Units	Household Type	Funding Source(s)	Earliest Expiration of Affordability (At Risk Status)
Central Apartments 1036 Central	12	3	Family	Section 221(d)(4); Section 8	Prepaid/ Opted Out
Creekside Apartments South 601 Wimbledon Dr	40	40	Family	Section 236(j)(1); Section 8	February 2003 (At Risk)
Total	52	43			

Sources: California Housing Partnership Corporation, 2002; U.S. Department of Housing and Urban Development. 2003.

In addition to these two rental housing developments, the U.S. Department of Agriculture lists a 96-unit migrant labor housing facility as being located in Lodi. This seasonal farm labor camp is

actually located east of Lodi, in the unincorporated area of San Joaquin County, on Harney Lane between North Jack Tone Road and North Tully Road.

2. Loss of Assisted Housing

Affordability covenants and deed restrictions are typically used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower-income households in the long term. Over time, the City may face the risk of losing some of its affordable units due to the expiration of covenants and deed restrictions. If market rents continue to increase, property owners may be inclined to discontinue public subsidies and convert the assisted units to market-rate housing.

According to data compiled by the California Housing Partnership Corporation (March 2003), the owner(s) of the 12-unit Central Apartments had opted out of the Section 8 program and prepaid the HUD-insured mortgage. The other federally assisted project in Lodi, the 40-unit Creekside South Apartments, is at risk of conversion because its Section 8 contract was to expire in February 2003. As of May 2003, the property owner is still operating the project under Section 8 Program contract restrictions, but could opt to convert the project to market rate housing during the period covered by this Housing Element (2003 to 2009).

3. Preservation and Replacement Options

a. Overview

To maintain the existing affordable housing stock, the City can either preserve the existing assisted units or facilitate the development of new units. Depending on the circumstances of at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of project to non-profit ownership; 2) provision of rental assistance to tenants using non-federal funding sources; and 3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multi-family housing units. These options are described below.

b. Transfer of Ownership

Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance. This preservation option is a possibility for the Creekside South Apartments.

The potential acquisition cost of rental units at risk in Creekside South Apartments is based on the estimated market value of the 40 rental units (See Table II-31). Current market value of the units is estimated on the basis of a project's potential annual income, and operating and maintenance expenses. As indicated below, the estimated market value of Creekside South is approximately \$2.8 million.

Table II-31: Estimated Market Value of Creekside South Apartments

Project Information	Creekside South
1-bedroom Units	16
2-bedroom Units	24
Total Units	40
Annual Operating Cost	\$120,000
Annual Gross Income	\$379,200
Net Annual Income	\$259,200
Estimated Market Value	\$2,851,200

Market value for project is estimated with the following assumptions:

1. In Lodi, current market rents (April 2003) are approximately \$670 for a one-bedroom unit and \$870 for a two-bedroom unit (Source: Springstreet.com April 2003).
2. Average unit size is estimated at 600 square feet for a one-bedroom unit and 850 square feet for a two-bedroom unit.
3. Vacancy rate is assumed at 0% as the project is currently fully occupied.
4. Annual operating expenses per square foot are estimated to be \$4.00.
5. Market value = Annual net project income x multiplication factor.
6. Multiplication factor for a building in moderate condition is 11.

c. Rental Assistance

Rental subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of the 40 at-risk units. These rent subsidies can be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30% of household income) and what HUD estimates as the fair market rent (FMR) on the unit. In San Joaquin County, the 2003 FMR is \$569 for a one-bedroom unit and \$731 for a two-bedroom unit.

The feasibility of this alternative is highly dependent upon the availability of non-federal funding sources necessary to make rent subsidies available and the willingness of property owners to accept rental vouchers if they can be provided. As indicated in Table II-32, the total cost of subsidizing the rents at all 40 at-risk units is estimated at \$12,618 per month or \$151,416 annually.

Table II-32: Rental Subsidies Required

Unit Size	Total Units ¹	Fair Market Rent ²	Household Size	Very Low Income (50% AMI) ³	Affordable Cost – Utilities ⁴	Monthly Per Unit Subsidy	Total Monthly Subsidy
1-br	16	\$569	1	\$17,700	\$343	\$227	\$3,624
2-br	24	\$731	2	\$20,050	\$356	\$375	\$8,994
Total	40						\$12,618

1. Creekside South Apartments consist of 16 one-bedroom units and 24 two-bedroom units.
2. Fair Market Rent is determined by HUD for different jurisdictions/areas across the U.S on an annual basis.
3. 2003 Area Median Household Income (AMI) limits set by HUD. In San Joaquin County, the area median income limit for a very low-income household is \$17,700 for a one-person household and \$20,250 for a two-person household.
4. Affordable cost = 30% of household income minus estimated utility allowance of \$100 for a one-bedroom unit and \$150 for a two-bedroom unit.

d. Purchase of Affordability Covenants

Another option to preserve the affordability of the at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates to the owner, the City can ensure that some or all of the units remain affordable.

e. Construction of Replacement Units

The construction of new affordable housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e. square footage and number of bedrooms), location, land costs, and type of construction. Assuming an average development cost per housing units of \$143,500¹, it would cost approximately \$5.7 million to construct 40 new assisted units.

Cost Comparisons

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. The cost of acquiring Creekside South Apartments and transferring it to a non-profit organization is high (\$2.8 million). In comparison, the annual costs of providing rental subsidies required to preserve the 40 assisted units are relatively low (\$151,416). However, long-term affordability of the units cannot be ensured in this manner. The option of constructing 40

¹ Assumes an average unit size of 650 square feet, construction cost of \$90 per square foot (approximately \$58,500 per unit), and development ready land cost of \$50,000 per unit, and other costs of \$35,000 per unit.

replacement units is the most costly alternative (\$5.7 million, excluding land costs) and constrained by a variety of factors, including growing scarcity of land, rising land costs, and potential neighborhood opposition. The best option to preserve the at-risk units appears to be the purchase of affordability covenants.

4. Organizations Interested in Preserving Assisted Rental Housing

The preservation of affordable rental housing at risk of conversion to market rate housing can be assisted by non-profit organizations with the capacity and interest to acquire, manage, and permanently preserve such housing. The California Department of Housing and Community Development (HCD) maintain a list of interested non-profit organizations. A number of organizations have expressed an interest in preserving affordable rental housing in San Joaquin County, including:

- ACLC, Inc, 42 N. Sutter Street, Suite 206, Stockton, CA 95202, (209) 466-6811
- Christian Church Homes of Northern California, Inc, 303 Hegenberger Road, Suite 201, Oakland, CA 94621, (510) 632-6714
- Community Home Builders and Associates, 675 N. First Street, Suite 620, San Jose, CA 95112, (408) 977-1726
- Eden Housing, Inc, 409 Jackson Street Hayward, CA 94544, (510) 582-1460
- Eskaton Properties, Inc, 5105 Manzanita Avenue, Carmichael, CA 95608, (916) 334-0810
- Foundation for Affordable Housing, Inc, 2847 Story Road, San Jose, CA 95127, (408) 923-8260
- Housing Corporation of America, 31423 Coast Highway, Suite 7100, Laguna Beach, CA 92677, (323) 726-9672
- Rural California Housing Corp, 2125 19th Street, Suite 101, Sacramento, CA 95818, (916) 442-4731
- Senior Housing Foundation, 1788 Indian Wells Way, Clayton, CA 94517, (925) 673-0489
- Stockton Shelter for the Homeless, P.O. Box 4803, Stockton, CA 95204, (209) 465-3612

F. Opportunities to Promote Sustainable Development

1. Energy Conservation

Energy costs directly affect housing affordability through their impacts on the construction, operation, and maintenance of housing. There are many ways in which the planning, design, and construction of residential neighborhoods and structures can foster energy conservation to reduce this cost impact. Techniques for reducing energy costs include construction standards for energy efficiency, energy-saving community design alternatives, the layout and configuration of residential lots, and the use of natural landscape features to reduce energy needs.

a. Residential Construction Standards

The State of California has adopted building standards for energy efficiency that apply to newly constructed dwellings and residential additions. Title 24 of the California Code of Regulations sets forth mandatory energy efficiency standards that can be achieved through prescriptive means or through compliance with a maximum “energy budget.” Prescriptive means include the use of appliances, building components, insulation, and mechanical systems that meet

minimum energy efficiency ratings. Local governments implement state energy standards as part of their building code enforcement responsibilities.

b. Building Design

Building design can significantly affect residential energy demand. Compact housing forms, such as terraces, attached housing, town homes, and low-rise apartments, are more energy efficient than single-family detached dwellings. Compact housing forms share walls, which makes interior heating and cooling more efficient, and reduces the amount of interior space that requires heating or cooling.

Other examples of energy saving design are: 1) locating homes on the northern portion of the sunniest location of building sites; 2) designing structures to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions; 3) locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; 4) making the main entrance a small enclosed space that creates an air lock between the building and its exterior; 5) orienting the entrance away from winds or using a windbreak to reduce the wind velocity against the entrance; and 6) using large amounts of concrete, masonry, tile, and/or stone for indoor surfaces to absorb heat during the day and release it at night.

c. Community and Site Planning Techniques

Community and site planning techniques, the use of landscaping, and the layout of new developments can also reduce energy consumption associated with residential development through reductions in heating and cooling needs, opportunities to use non-motorized methods of transportation, and reductions in energy inputs to the development of housing. Techniques that have been used successfully in many communities are described below.

- **Reduced street widths.** Urban areas with high proportions of built and paved surface areas have higher daytime peak temperatures and higher average nighttime temperatures. In a mild climate with warm summers, such as in Lodi, these higher temperatures are not beneficial. Reduced street widths can save energy, without sacrificing community safety, by reducing daytime temperature peaks and average nighttime temperatures. Narrower streets also result in savings to consumers by reducing development costs.
- **More street trees.** Street trees provide shade for the built environment. Mature trees, in particular, can help moderate outdoor temperatures in warm climates by releasing moisture into the atmosphere and shading paved surfaces from the sun during the hottest parts of the day. Trees also moderate indoor temperatures by reducing solar gain, the absorption of solar energy by buildings that results in higher interior temperatures.
- **Modified street lighting.** Reduced street lighting and low-energy lighting standards can also save on energy and development costs. For example, some communities require street lighting only at intersections, at right-angle corners, and at the corners of cul-de-sacs.
- **Piping for a community heating and cooling system.** Subdivisions can be designed to incorporate a central irrigation pipeline, buried beneath a central area, to which individual homes

can be connected. The irrigation pipe carries water that can be used as a heat source during the winter and as a heat sink (source of heat absorption) during the summer to help cool residences. The heating/cooling potential of a central irrigation pipeline is accessed through heat pumps in each home.

- **Lot orientation for energy conservation.** Access to sunlight, and orientation of homes with respect to the sun's path, are important considerations in configuring residential lots to reduce energy use. For example, the number of lots that promote good solar orientation and access can be increased on an east-west street by providing narrow lots perpendicular to the street on the north side and wider lots oriented with their long-axes either north-south or east-west on the south side of the street. Buildings can be located and oriented to take advantage of airflow during hot days, thereby reducing the need for mechanical cooling.
- **Use of natural site characteristics.** Energy-conserving design considers natural topography and opportunities to use natural or planted vegetation to lower energy use. Lots can be configured, and residential structures oriented, on vegetated, sloped sites so that solar exposure and protection from cold winds are increased during the winter and protection from the sun is provided during the summer.

d. General Plan Goals and Policies

Lodi's General Plan contains a goal within the Circulation Element to reduce reliance on the automobile and encourage a reduction in regional vehicle miles. The six policies related to the goal emphasize implementation of a rideshare program, employment opportunities in the City, and mixed use developments that provide rights-of-way to pedestrian and non-vehicular traffic. These policies may result in a reduction of the reliance on motorized vehicles, which would also result in reduction of energy consumption.

e. Resources for Energy Conservation

The City of Lodi operates its own electric utility, Lodi Electric Utility, which provides residential, commercial, and industrial electric service. Energy conservation in residential development is a direct interest of the City, therefore. Lodi Electric Utility offers several programs to reduce residential energy use, including:

- Residential Energy Survey Program, which helps residents identify major energy uses and how these can be reduced;
- Residential Appliance Rebate Program, which provides rebates on the purchase of new, energy-efficient appliances;
- Energy Efficient Home Improvement Program, which offers rebates on other types of energy efficient residential systems (fans, space conditioning, insulation, thermostats, windows, etc.);
- Housing-As-A-System Inspection Program, which uses diagnostic equipment to analyze mechanical and air delivery/duct systems and includes an inspection of attic insulation and windows; and
- A residential energy conservation demonstration program, in which a single-family home has been fitted with the latest energy conservation technology and is open to public tours to promote energy saving features.

Pacific Gas & Electric provides a variety of energy conservation services for residents and also participates in several other energy assistance programs for lower income households, which help qualified homeowners and renters, conserve energy and control electricity costs. These programs include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program.

The California Alternate Rates for Energy Program (CARE) provides a 15 percent monthly discount on gas and electric rates to income-qualified households, certain nonprofit-operated facilities housing agricultural employees, homeless shelters, hospices, and other qualified non-profit group living facilities.

The REACH Program provides one-time energy assistance to customers who have no other way to pay their energy bills. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience severe hardships and are unable to pay for their necessary energy needs.

2. Transit-Oriented Development

The City of Lodi operates its own public transit system, Lodi Transit. The transit system provides:

- Full-sized buses on seven traditional fixed routes;
- The “Grapeline” service, offering five fixed routes to downtown, major shopping and recreational areas, medical facilities, the community center, schools and worksites;
- Transit links to South County Transit and San Joaquin County Regional Transit systems;
- Dial-a-Ride shuttle service, which is available to all residents on an advanced reservation basis; and
- A multi-modal transit facility at the train depot.

By operating its own transit system, Lodi can closely coordinate land use and transit planning decisions. This coordination provides the City with an opportunity to focus higher density and transit-oriented mixed-use developments along transit corridors, both in areas with infill and re-use potential and in new growth areas. Coordinated planning of transit and land uses contributes to the achievement of a sustainable community by providing Lodi residents and workers with more transportation alternatives to private vehicles. Coordinated planning also supports the continued viability and expansion of public transit by increasing the potential customer base.

State legislation that took effect in 2002 removed regulatory barriers and created new incentives for transit-oriented infill development. This legislation provides further opportunities for Lodi to promote higher density development in residential and mixed-use projects. The state law, SB 1636 (2002), promotes infill development by allowing cities and counties to create “infill opportunity zones” near transit stops. Local governments can exempt developments within these zones from compliance with certain traffic mitigation requirements of the California Congestion Management Act and/or permit the use of alternative mitigation measure to address traffic and transportation impacts. Without the exemptions and flexibility provided by state law, transit-oriented developments might have to provide street improvements and other traffic

mitigation measures that could discourage pedestrian, bicycle, and transit use and reduce the financial feasibility of higher density infill development.

G. Future Housing Needs

According to the San Joaquin Council of Governments (SJCOG), Lodi is responsible for accommodating 4,014 additional housing units between 2001 and 2009, of which 1,654 units should be affordable to very low- and low-income households, approximately 41 percent of Lodi's total share of regional housing needs. The SJCOG determines the amount of affordable housing the county will need for the time period and then divides that housing among its participating jurisdictions.

Lodi is not responsible for actual construction of these units. However, Lodi is responsible for creating a regulatory environment in which these housing units can be built. This includes the creation, adoption, and implementation of general plan policies, zoning code policies, and/or economic incentives to encourage the construction of these kinds of units. Table II-33 shows the number and percentage of housing units identified in the Regional Housing Needs Allocation Plan for Lodi for the planning period of 2001 through 2009 by income category.

Table II-33: San Joaquin Council of Governments Regional Housing Allocation Plan (2001 to 2009)

Income Category	RHNA Allotment	
	Percent	Number of Units
Very Low	24.7%	990
Low	16.5%	664
Moderate	18.4%	738
Above Moderate	40.4%	1,622
Totals	100.0%	4,014

Source: SJCOG RHNA 2001-2009

Table II-34 shows number of units that have been constructed, are being constructed, or are approved future developments within the City of Lodi that will contribute to the allocation goals identified in Table II-34 above. The table below also shows how many more housing units remain to be built to meet the entire allocation.

Table II-34: Progress in Meeting Regional Housing Allocation Plan

Income Level	SJCOG RHNA Allocation	Units Constructed/ Approved ¹	Remaining Allocation
Units Constructed/Under Construction January 2001 – May 2003			
Very Low	990	0	990
Low	664	1	663
Moderate	738	14	724
Above Moderate	1,622	747	875
Total	4,014	755	3,259
Source: City of Lodi			
1. Low-income number based on one mobilehome; moderate-income number based on 14 duplex units; above moderate-income number based on 747 market price single-family homes.			

III. RESOURCES CONSTRAINTS

AND



A. Resources

1. Available Land to Accommodate Housing

a. Overview

Land on which to construct housing is one of the most critical resources necessary to meet future housing demand. Without adequate vacant or underutilized land, the City of Lodi cannot demonstrate how it will accommodate its share or regional housing needs (see Section G of Chapter II). The amount of land required to accommodate future housing needs depends on its physical characteristics, zoning, availability of public facilities and services, and environmental conditions.

b. Definition of “Adequate Sites”

To determine whether the City has sufficient land to accommodate its share of regional housing needs for all income groups, Lodi must identify “adequate sites.” Under state law (California Government Code section 65583[c][1]), adequate sites are those with appropriate zoning and development standards, with services and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels. The California Department of Housing and Community Development, in its guidelines that interpret state law (Housing Element Questions and Answers, Question #23) states that:

The locality’s sites are adequate if the land inventory demonstrates sufficient realistic capacity at appropriate densities and development standards to permit development of a range of housing types and prices to accommodate the community’s share of the regional housing need by income level. A two-part analysis is necessary to make this determination:

Can the realistic development capacity of suitable land, which is or will be served by facilities and infrastructure, accommodate the locality’s total new construction need by income group over the next five years?

Are these available sites appropriately zoned (considering local development standards and land costs) for a variety of housing types (single-family, multifamily, mobile homes, etc.) and at appropriate densities to facilitate the development of housing to meet the locality’s regional housing need by income level category, including the need for very low- and low-income households?

c. Relationship of Zoning Standards to Adequate Sites

The extent to which the City has “adequate sites” for housing affordable to very low- or low-income households will depend, in part, on zoning standards, particularly the maximum allowed density, parking, building coverage, height, and set-back standards. The adequacy of sites will also depend on whether the City grants exceptions or variances to these requirements to reflect the challenges of building on small, irregularly-shaped parcels, thereby reducing development costs and increasing development capacity. As documented in Chapter III (Section B, Governmental Constraints) the City has granted such exceptions and variances in the past to permit full utilization of infill parcels.

The combination of the city’s flexible zoning standards, allowances for housing on commercial properties and a history of approving housing, planned development provisions, and a history of granting exceptions and variances suggests that Lodi can accommodate its remaining share of regional housing needs on sites available within the existing City limits and in new growth areas on the west side (including the Westside Facilities Master Plan area) to be annexed into the City.

d. Vacant Land Inventory

As part of the 2003 Housing Element update, an analysis of the residential development potential was conducted within the existing City limits and in four areas adjacent to the City that will be annexed during the timeframe covered by the Housing Element. City staff performed a parcel-specific vacant and underutilized sites analysis within the City limits and the areas to be annexed. Based on the analysis, the City concluded that it could accommodate more than its share of San Joaquin County Housing Needs (4,014 housing units between 2001 and 2009), as shown in Table II-32. Most of the City’s residential development potential is located in two areas west of the current City limits that will be annexed to the Lodi during the planning period and to which public and services will be extended.

As shown in Tables III-1A, III-1B and III-2, Lodi has sufficient vacant and underutilized land to accommodate its remaining share of San Joaquin County future housing needs for all income groups at an average build out of between 65 and 100 percent of the maximum residential density permitted by zoning, depending on site conditions. This assumption is consistent with recent development trends for both single-family and multifamily projects, although density bonuses are possible for projects containing affordable housing, and one such project received a density bonus, as noted in Section IV, Summary of Achievements.

Table III-1A: Lodi Land Inventory (Annexation Areas)

General Plan Category	Average Density	Acres	DUs
LDR (Low Density)	5/acre	371.4	1,857
MDR (Medium Density)	15/acre	45.1	677
HDR (High Density)	20/acre	123.5	2,470
Total	9.8/acre	510.8	5,004

Source: City of Lodi (July2003)

Note: All parcels are greater than five acres. The estimate of acreage by General Plan land use designation is based on the Westside Facilities Master Plan assumptions for residential lands.

Table III-1B: Lodi Land Inventory by Property (Annexation Areas)

Property	GP Designation	Potential Housing Units
Westside Area	LDR	730
Westside Area	MDR	225
Westside Area	HDR	960
SouthWest Gateway	LDR	851
SouthWest Gateway	MDR	392
SouthWest Gateway	HDR	1,310
14500 – 14520 Peterson	LDR	130
14500 – 14520 Peterson	MDR	60
14500 – 14520 Peterson	HDR	200
2000+ Harney Lane	LDR	146
TOTAL		5,004

Source: City of Lodi (July2003)

Table III-2: Lodi Land Inventory and Dwelling Units Potential (Current City Limits)

Zone	Max. Density	Parcels <1 Acre			Parcels 1 – 5 Acres			Parcels 5+ Acres			DUs
		#	Acres	DUs*	#	Acres	DUs*	#	Acres	DUs*	
R-1	7/acre	63	11.8	63				2	12.4	84	147
R-2	7/acre	274	40.9	275	1	3.7	25	5	56	294	594
R-GA	20/acre	1	0.1	1							1
R-MD	30/acre							1	18.2	364	364
R-C-P	30/acre	1	0.4	2				1	8	78	80
PD	9.75/acre	60	8.6	60	2	7.5	73	1	40	390	523
FP	N/A	1	0.3	1							1
Total		400	62.1	402	3	11	98	10	164.6	1,210	1,710

Source: City of Lodi (July 2003)

Notes:

* = Dwelling unit potential is derived from maximum densities on unmapped properties and actual approved lots on properties with approved maps but not yet constructed.

R-1 = low density single-family

R-2 = low density single-family

R-LD = low-density multifamily (two- to four-family dwellings)

R-GA = garden apartment residential

R-MD = medium density multifamily residential

R-C-P = residential-professional-commercial office district

PD = planned development district; residential density is based on the PD approval applicable to the subject property. PD parcels less than one acre in size are assumed to develop at lower densities.
FP = floodplain

Affordability by Income Group. Based on land, construction, and other development costs presented in the non-governmental constraints analysis (subsection B-2), the City has concluded land zoned R-1 and R-2 will result in the production of housing affordable to moderate and above moderate-income households only, except in a few instances where homebuyer assistance is provided, builder incentives and subsidies are offered in exchange for below-market rate housing, homes are constructed under a self-help housing program, or second units are created. Housing constructed in the RLD and RGA zones could be affordable to either low- or moderate-income households. Housing constructed in the R-MD, R-HD, and commercial zones that permit residences could potentially be affordable to both very low- and low-income households with adequate construction subsidies.

For the annexation areas, the City has assumes that land designated LDR (low density residential) will result in the production of housing potentially affordable to above moderate-income households, that land designated MDR (medium density residential) will result in the production of housing potentially affordable to moderate-income or low-income households, and that land designated HDR (high density residential) will result in the production of housing potentially affordable to low- or very low-income households.

In addition to the residential and planned development lands provided in the above tables, there are opportunities for additional residential development on underutilized commercial and industrial sites. Areas along Cherokee Lane, North Sacramento Street and South Sacramento Street have properties which may be suitable for future residential development, if sufficient land can be consolidated to make such actions feasible. Both of these areas are characterized by obsolete patterns of land development, older structures in substandard condition, odd-sized lots, and marginally viable commercial and industrial uses in some cases that would make properties ripe for improvement from new development in the next five to ten years. In order to ensure that future re-use of these areas is consistent with the housing and community goals of Lodi, a Specific Plan or Area Plan should be created to establish guidelines for such re-use. Because this type of improvement is not necessary at this time to meet regional housing needs, the decision to create such a plan should be part of a future planning effort during the 2003 – 2009 planning period.

Public Facilities, Services, and Environmental Considerations. All of the properties listed in Tables III-1 and III-2 can be provided with water, sewer, drainage, other City facilities and services between 2003 and 2009. City services exist on lots within the current City limits, and services can be extended to the annexation areas to the west of the City according to the Westside Facilities Master Plan (see Section III-B for more information on public services and facilities). As has been the City's historic practice in annexing land, the City maintains sufficient capacity in the major facilities that store, process, and transport water, wastewater, and storm water, but require developers to incrementally extend utility lines through the impact fees they pay. Parks, schools, emergency services facilities, and other public facilities are also extended in this manner. To date, the extension of public facilities and services has not created a barrier to the annexation and readying of land for development to meet future housing needs.

Sites for Special Needs Housing. Sites included in the land inventory that can accommodate alternative and special needs housing are:

- Mobile home parks are permitted as conditional uses in the R-MD and R-HD zones only. The City will need to revise its zoning requirements to permit mobilehome parks in all residential zones.
- Residential care facilities (group homes) are permitted in all residential zones, except that some zones require a conditional use permit. The City will need to amend its zoning requirements to conform to state law regarding small group homes.
- Transitional housing and emergency shelters are not defined in the Zoning Ordinance, but have been permitted in commercial zones (three are three homeless facilities currently operating in Lodi). The City could consider whether certain types of small emergency shelter and transitional housing uses are appropriate for multifamily zones.
- Second units are permitted in all residential zones, although subject a conditional use permit in the R-1, R-2, and R-LD zones. The City will need to amend its zoning requirements to conform to state law requirements that require second units to be permitted by right in residential zones.
- Farmworker housing is not a defined use, per se, in the Zoning Ordinance, but has been allowed in the past in Lodi in all residential zones subject to the same development standards as other housing. Farm labor camps (seasonal housing for non-resident farmworkers) are permitted in agricultural zones in the County.

2. Administrative Resources

Described below are public and non-profit agencies that have been involved or are interested in housing activities in Lodi. These agencies play important roles in meeting the housing needs of the community. In particular they are or can be involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need.

Housing Authority of San Joaquin County (HASJC): HASJC offers programs to assist very low to moderate-income households with their housing costs, including the Section 8 rental assistance program, public housing, and migrant farmworker housing. Specifically, HASJC manages five public housing projects and three migrant farm labor housing developments throughout San Joaquin County. In addition, HASJC provides the Family Self-Sufficiency Program, supportive services centers, and the Resident Construction Program.

Habitat for Humanity San Joaquin County: Habitat for Humanity is a non-profit, faith-based organization dedicated to building affordable housing and rehabilitating homes for lower income families. Habitat builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals typically donate land for new homes.

Salvation Army Shelter: The Salvation Army operates a 63 bed men's shelter in Lodi, which includes food, clothing, and medical services. This shelter is available only to men in the community, and is expected to continue to provide service to Lodi residents into the future.

Mercy Housing California (MHC): MHC is a non-profit developer that provides affordable housing for families, seniors, formerly homeless persons, individuals with HIV/AIDS and persons with chronic mental illnesses and physical impairments. With the assistance of public and private funding, MHC builds or rehabilitates housing to meet community needs. The types of housing developed include multi-unit rental apartments and single-family homes, single room occupancy apartments for formerly homeless adults, and handicap-accessible units for individuals with physical impairments.

Rural California Housing Corporation (RCHC): RCHC was formerly a separate non-profit organization created to develop homeownership opportunities for low-income households using the self-help development process. RCHC was one of the earliest grantees under the then FmHA Section 523 technical assistance program. For the first 20 years of its existence, RCHC focused on self-help housing development. Since the 1980s, the organization's housing program diversified to include rehabilitation and rental housing development, including the preservation of at-risk housing projects. RCHC merged with Mercy Housing California in 2000.

Asociacion Campesina Lazaro Cardenas (ACLC): ACLC is a non-profit organization founded by a group of farmworkers living in a public housing project in Stockton in 1983. The goal of ACLC is to improve housing and living conditions for low-income families. In its early years, ACLC developed two small self-help housing projects; since that time, it has grown to become one of the leading non-profit housing developers in the San Joaquin Valley. ACLC has built over 100 single-family homes and over 300 multi-family rental units.

Christian Church Homes (CCH): CCH has been providing housing in communities since 1961. The organization was created to meet the housing needs of low-income seniors who were facing fewer housing choices in northern California. CCH manages 38 facilities providing 3,296 units. All but one of CCH's facilities is HUD-subsidized apartments. CCH has never sold or defaulted on any of its owned facilities. Most of the subsidy programs allow low-income residents to pay only 30% of their adjusted gross income for rent.

Community Home Builders and Associates (CHBA): CHBA is a non-profit, public benefit corporation involved in the development, construction and management of affordable housing for individuals and families of low to moderate incomes. The organization was founded in 1990 by the Home Builders Association of Northern California. Through its sponsorship of the San Jose Conservation Corps' YouthBuild program, CHBA has provided employment for at-risk youth in the construction trades while helping to create opportunities for the building industry to partner with local communities in an effort to fulfill affordable housing goals.

Stockton Shelter for the Homeless: Stockton Shelter is a not-for-profit agency that serves the homeless. The shelter can house up to 141 homeless persons, including 111 men and 30 women. Stockton Shelter offers a variety of services, including case management, drop-in services, showers, meals, and other supportive services.

Lodi House: The Lodi House is a 75-unit affordable rental housing complex for seniors in the City. This facility, constructed in 1996 with the assistance of City and County funds, provides rental housing for low- and very low-income seniors.

Eden Housing, Inc.: Eden Housing is a non-profit developer that has completed more than 4,200 housing units and 44,500 square feet of adjoining commercial/retail space at more than

50 locations. Eden serves low-income families, seniors, persons with disabilities, the formerly homeless and first-time home buyers. Eden Housing has substantial experience in applying for funding through government programs, including low-income housing tax credit, and HUD Section 202 and 811 programs.

Eskaton Properties, Inc.: Eskaton's primary mission is to enhance the quality of life for seniors through health, housing, and social services. Eskaton currently operates ten planned affordable retirement communities in northern California for seniors with limited income, including the Manteca Manor in Manteca. These independent living facilities are located close to a variety of services and offer apartment living with maintenance handled by staff. Rental fees are typically subsidized by the federal government.

Central Valley Low Income Housing Coalition (CVLIHC): CVLIHC provides supportive housing and services primarily for homeless families, although some individuals also participate in its program. CVLIHC operates a scattered site program with participants having the primary responsibility for the units where they live. Supportive services include basic life skills training, parenting and family counseling, transportation assistance, child care, assistance in school enrollment, and job search training. CVLIHC's programs provide housing and supportive services for about 90 families.

Financial Resources

The City of Lodi has access to a variety of existing and potential funding sources available for affordable housing activities. These include local, State, federal and private resources, and are summarized in Table III-3. Described below are the three largest housing funding sources the City can use for housing production, rehabilitation, or preservation: Community Development Block Grants, HOME Investment Partnership Program grants, and the Section 8 Rental Assistance Program.

Community Development Block Grant (CDBG) Funds

The federal CDBG program provides funds for a variety of community development activities. The program is flexible in that the funds can be used for a range of activities. The eligible activities include, but are not limited to: acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, homeownership assistance, and also clearance activities.

HOME Investment Partnership Program Funds (HOME)

Federal HOME funds can be used for activities that promote affordable rental housing and homeownership for lower-income households. Such activities include the following: building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. A federal priority for the use of HOME funds is the preservation of at-risk housing projects.

Section 8 Rental Assistance

The Section 8 program is a federal program that provides rental assistance to very low-income households in need of affordable housing. The program offers a voucher that pays the

difference between the current fair market rent and what a tenant can afford to pay (e.g. 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. The program is administered by the Housing Authority of San Joaquin County.

Table III-3: Financial Resources for Affordable Housing

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
1. FEDERAL PROGRAMS		
Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing and community development activities.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - Home Buyer Assistance - Economic Development - Homeless Assistance - Public Services
Emergency Shelter Grants (ESG)	Grants potentially available to the City through the County to implement a broad range of activities that serve homeless persons. Funding availability is uncertain for the current year.	<ul style="list-style-type: none"> - Shelter Construction - Shelter Operation - Social Services - Homeless Prevention
HOME	Grant program potentially available to the City on a competitive basis for housing activities. City competes for funds through the State's allocation process.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - Home Buyer Assistance - Rental Assistance
Low-income Housing Tax Credits (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sales are typically used to create housing.	<ul style="list-style-type: none"> - New Construction - Acquisition - Rehabilitation
Mortgage Credit Certificate (MCC) Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. County Housing Authority makes certificates available.	<ul style="list-style-type: none"> - Home Buyer Assistance
Section 8 Rental Assistance Program	Rental assistance payments from the Housing Authority of San Joaquin County to owners of private market rate units on behalf of very low-income tenants.	<ul style="list-style-type: none"> - Rental Assistance - Home Buyer Assistance
Section 108	Provides loan guarantees to CDBG entitlement jurisdictions for capital improvement projects. Maximum loan amount can be up to five times the jurisdiction's recent annual allocation. Maximum loan term is 20 years.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - Home Buyer Assistance - Economic Development - Homeless Assistance - Public Services

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
Section 202	Grants to non-profit developers of supportive housing for the elderly.	- Acquisition - Rehabilitation - New Construction
Section 203(k)	Provides long-term, low interest loans at fixed rate to finance acquisition and rehabilitation of eligible property.	- Land Acquisition - Rehabilitation - Relocation of Unit - Refinance Existing Indebtedness
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	- Acquisition - Rehabilitation - New Construction - Rental Assistance
U.S. Department of Agriculture (USDA) Housing Programs (Sections 514/516)	Below market-rate loans and grants for farmworker rental housing.	- New Construction - Rehabilitation
2. STATE PROGRAMS		
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to home buyers who receive local secondary financing.	- Home Buyer Assistance
CalHOME	Provides grants to local governments and non-profit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes.	- Home Buyer Assistance - Rehabilitation - New Construction
California Housing Assistance Program	Provides 3% silent second loans in conjunction with 97% CHFA first loans to give eligible buyers 100% financing.	- Home Buyer Assistance
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multi-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	- New Construction - Rehabilitation - Acquisition
California Housing Finance Agency (CHFA) Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below-market loans to first-time buyers. Program operates through participating lenders who originate loans for CHFA.	- Home Buyer Assistance
California Self-Help Housing Program (CSHHP)	Provides grants for the administration of mutual self-help housing projects.	- Home Buyer Assistance - New Construction
Emergency Housing and	Provides grants to support	- Shelters & Transitional Housing

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
Assistance Program (EHAP)	emergency housing.	
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	- Support Services
Extra Credit Teacher Program	Provides \$7,500 silent second loans with forgivable interest in conjunction with lower interest rate CHFA first loans to assist eligible teachers to buy homes.	- Home Buyer Assistance
Farmworker Housing Assistance Program	Provides State tax credits for farmworker housing projects.	- New Construction - Rehabilitation
Housing Enabled by Local Partnerships (HELP)	Provides 3% interest rate loans, with repayment terms up to 10 years, to local government entities for locally-determined affordable housing priorities.	- New Construction - Rehabilitation - Acquisition - Home Buyer Assistance - Site Acquisition - Site Development
Joe Serna Jr. Farm-worker Housing Grant Program (FWHG)	Provides recoverable grants for the acquisition, development and financing of ownership and rental housing for farmworkers.	- Home Buyer Assistance - Rehabilitation - New Construction
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing.	- New Construction - Rehabilitation - Preservation
Self-help Builder Assistance Program (SHBAP)	Provides lower interest rate CHFA loans to owner-builders who participate in self-help housing projects. Also provides site acquisition, development and construction financing for self-help housing projects.	- Home Buyer Assistance - New Construction - Site Acquisition - Site Development
Supportive Housing/ Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	- Supportive Housing - Foster Care
3. LOCAL PROGRAMS		
Financial Incentives under the Density Bonus Ordinance	The County's Density Bonus Ordinance offers financial incentives, as required by State law.	- New Construction
Tax Exempt Housing Revenue Bond	The County can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	- New Construction - Acquisition - Rehabilitation
4. PRIVATE RESOURCES		
California Community Reinvestment Corporation	Non-profit mortgage banking consortium designed to provide	- New Construction - Rehabilitation

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
(CCRC)	long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	- Acquisition
Federal National Mortgage Association (Fannie Mae)	- Fixed rate mortgages issued by private mortgage insurers.	- Home Buyer Assistance
	- Mortgages which fund the purchase and rehabilitation of a home.	- Home Buyer Assistance - Rehabilitation
	- Low Down-Payment Mortgages for Single-Family Homes in underserved low-income and minority cities.	- Home Buyer Assistance
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	- Home Buyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	- New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes

Source: Compiled by Cotton/Bridges/Associates, April 2003.

B. Constraints

1. Non-Governmental Constraints

a. Availability of Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race/ethnicity of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or with government assistance.

Tables III-4 and III-5 summarize the disposition of loan applications submitted to financial institutions for home purchase and home improvement loans within the City of Lodi. Included is the percentage of loans that are "approved" and "denied" by applicants of different income levels. The status of "other" loans indicates loan applications that were neither approved nor denied, but were not accepted by the applicant, or those applications that were withdrawn by the applicant.

Home Purchase Loans

In 2001, 1,466 households applied for conventional loans to purchase homes in Lodi. About 55% of the loan applicants (803) were above moderate-income (120% or more of County median family income or MFI) households. Moderate-income (81 to 120% of MFI) and lower-income (80% or less of MFI) households accounted for 24% and 17% of loan applicants, respectively. The overall loan approval rate was 83%. As expected, the approval rates for home purchase loans increased with household income. The approval rate was 74% for lower-income households, 80% for moderate-income households, and 86% for above moderate-income households.

Table III-4

During the same period, 436 applications were submitted for the purchase of homes in Lodi through government-backed loans (e.g. FHA, VA). To be eligible for such loans, residents must meet the established income standards. The overall loan approval rate was 86%. Of the three income groups, moderate-income households had the highest approval rate at 87%, followed by above moderate-income households (85%) and lower-income households (84%).

Table III-4: Disposition of Home Purchase Loans

Applicant Income	Conventional Loans				Government-Backed Loans			
	Total	Approv	Denied	Other	Total	Approv	Denied	Other
Lower	249	74%	18%	8%	119	84%	9%	7%
Moderate	355	80%	11%	9%	150	87%	7%	5%
Above Moderate	803	86%	8%	6%	161	85%	7%	8%
N.A.*	59	80%	12%	9%	6	83%	0%	17%
Total	1,466	83%	10%	7%	436	86%	8%	7%

Source: Home Mortgage Disclosure Act (HMDA) data, 2001.

* N.A. Loan applicants who chose not to disclose their income.

Home Improvement Loans

During 2001, 210 Lodi households applied for conventional home improvement loans. The overall approval rate was 54%, significantly lower than the rate for conventional home purchase loans (83%). Above moderate-income households accounted for the largest share of loan applicants (56%), followed by lower-income (20%) and moderate-income households (18%). Among the three income groups, above moderate-income households had the highest approval rate at 67%, while moderate-income households had the lowest rate at 42%. There were only two applications for government-backed home improvement loans in 2001.

Table III-5: Disposition of Home Improvement Loans

Applicant Income	Conventional Loans			
	Total	Approve	Denied	Other
Lower	41	44%	49%	7%
Moderate	38	42%	53%	5%
Above Moderate	118	67%	24%	9%
N.A.*	13	0%	69%	31%
Total	210	54%	37%	10%

Source: Home Mortgage Disclosure Act (HMDA) data, 2001.

* N.A. Loan applicants who chose not to disclose their income.

To address potential private market lending constraints and expand homeownership and home improvement opportunities, the City of Lodi offers and/or participates in a variety of home buyer and rehabilitation assistance programs. These programs assist lower- and moderate-income residents by increasing access to favorable loan terms to purchase or improve their homes. .

b. Cost of Land

A key factor in determining housing cost is the price of raw land and any necessary improvements. A review of property listings by several real estate firms in Lodi that specialize in land sales indicate that the cost of land zoned for residential use, or that may be suitable for residential use with the property zoning and permits, ranges from as little as \$18,000 per acre for agricultural land located just outside the City limits (no infrastructure improvements) to as much as \$170,000 per acre for development-ready single family lots. Undivided acreage within Lodi's Sphere of Influence, but without full improvements or permits can range from \$15,600 to \$100,000 per acre, depending on current zoning and location. Single-family land within Lodi with varying degrees of improvements, including utilities, public services, streets, and/or entitlements is approximately \$25,000 to \$40,000 per single-family lot.

Between these high and low ranges are sites zoned for residential or commercial use (three of the City's commercial zones and one mixed-use zone permit residential uses). Land zoned for commercial use that permits multifamily residences with access to various levels of infrastructure can range from \$35,000 to \$120,000 per acre. The cost of such commercial land equals \$1,200 to \$4,000 per dwelling unit at the maximum permitted multifamily residential density (30 units per acre before density bonuses under the City's General Plan) and \$1,700 to \$6,000 per dwelling unit at the lower density of 20 units per acre included in the General Plan

c. Construction Cost

Single-Family Homes

Various factors can affect the cost of building a single-family house, including the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square footage, and structural configuration. These factors create a wide variation in construction costs, from as little as \$75 per square foot for basic construction to as much as

\$125 for high-quality custom construction. A basic, 1,200-square foot starter home could be constructed in Lodi for \$100,000. Including land cost of about \$25,000 per lot, permit and development impact fees of \$6,000, site preparation, and other miscellaneous costs, the minimum cost of producing a 1,200-square foot home in Lodi is estimated to be between \$140,000 and \$150,000, excluding developer fee or profit.

Multi-Family Housing

Contacts with multi-family housing developers in the Lodi region indicate that construction costs for multi-family housing units, excluding land and site preparation costs, fees, and related expenses range from \$70 to \$100 per square foot, depending on the quality of construction and interior amenities. As noted in the Analysis of Assisted Housing Projects at-Risk, the average cost of replacing a rental housing unit, including all costs related to construction, land development, fees, and builder profit, is estimated to be \$100,000.

2. Governmental Constraints

Local policies and regulations impact the price and availability of housing and subsequently the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors can constrain the maintenance, development, and improvement of housing. This section discusses potential governmental constraints, as well as policies that encourage housing development in the City.

State and federal regulations also affect the availability of land for housing and the cost of producing housing. Regulations related to environmental protection, prevailing wages for publicly-assisted construction projects, construction defect liability, and building codes can work to increase housing cost and limit housing development.

While the City recognizes that constraints exist at other levels of government, the City has little or no control over these regulations and no ability to mitigate them directly. Therefore, this section of the Housing Element focuses on policies and regulations under the City's control.

a. Land Use Regulations

General Plan Land Use Designations

The Land Use Element of the General Plan sets forth the City's development policies. These policies, as implemented by the Zoning Ordinance (Title 17 of the Lodi Municipal Code), establish the amount of land allocated for residential and other uses within the City. The Land Use Element establishes seven land use designations that allow residential uses: Low Density Residential, Medium Density Residential, High Density Residential, Eastside Residential, Planned Residential, Neighborhood Community Commercial, and Downtown Commercial. Each designation corresponds with one or more zoning districts as shown in Table III-6.

Planned Residential

The Planned Residential category is a General Plan designation that applies to properties to be annexed to the City but not yet zoned for specific residential uses. According to General Plan policies, the PR category is assumed to have an average density of seven dwelling units per acre based on development at the mid-point density of the LDR, MDR, and HDR land use categories and assuming that 65 percent of the land in the PR category is developed at LDR density, 10 percent at MDR density, and 25 percent at HDR density. These are conservative assumptions that do not preclude specific sites within a PR-designated area from being developed at the maximum density permitted by the General Plan.

Planned Residential Reserve

Lodi's General Plan includes a land use designation of Planned Residential Reserve (PRR). Land uses allowed within this area include agricultural, single family residential, commercial, industrial, and public/quasi-public. The PRR land use designation incorporates land between Harney Lane and Armstrong Road, west of State Route 99. However, this area is not projected for residential development before 2007. In the interim, these areas are used for agricultural purposes.

Table III-6: Land Use Categories Allowing Residential Use

General Plan	Zoning District(s)	Maximum Density (du/ac)	Minimum Lot Size (Sq. ft.)	Typical Residential Type(s)
Low Density Residential (LDR)	R-1 R-2	7 7	6,500 5,000	Single Family Homes
Medium Density Residential (MDR)	R-GA R-LD R-MD	20	6,000	Single Family Homes, Two-Family Homes, Multi-Family Housing
High Density Residential (HDR)	R-GA, R-LD, R-MD, R-HD	30	4,000	Multi-Family Housing
Eastside Residential (ER)	R-1	7	4,000	Single Family Homes
Planned Residential (PR)	R-1, R-2, R-GA, R-LD, R-MD, R-HD	7 (average density based on 65% LDR, 10% MDR, and 25% HDR)	4,000	Single Family Homes, Two-Family Homes, Multi-Family Housing
Neighborhood/Community Commercial (NCC)	C-1	20	4,000	Multi-Family Housing
Downtown Commercial (DC)	C-2	30	4,000	Multi-Family Housing

Office (O)	C-2	20	4,000	Multi-Family Housing
------------	-----	----	-------	-------------------------

Residential Allocation System

The City's General Plan establishes a growth management program implemented by the City through Ordinance 1521, which regulates residential growth to two percent per year through 2007 and designates residential land sufficient to meet the City's needs. Given that Lodi will continue to grow after 2007, the General Plan also establishes "reserve" land; land designated for development of specific land use types, which is recognized for development in the future. The reserve designations include Planned Residential Reserve (PRR), discussed above, and Industrial Reserve (IR).

To ensure a two percent growth rate per year, Lodi established a residential permit allocation system. The residential allocation system establishes the number of units that can be permitted on a yearly basis within the established two percent limit of Ordinance 1521. The system is applied to all residential projects of five dwellings or more, except senior housing developments. Housing units constructed on individual lots that existed prior to the adoption of Ordinance 1521 or in new subdivisions or multifamily projects of one to four housing units are exempt from the annual allocation limit. The City establishes separate allocation limits for single-family and multifamily units. Unused allocations may roll over into subsequent years without limit.

Proposed developments receiving the highest number of points under an annual permit application process receive allocations. The City awards points based on issues such as agricultural land conflicts, onsite agricultural land mitigation, relationship to public services, promotion of open space, traffic, and circulation levels of service, required traffic improvements, housing, and site plan and project design. Projects are ranked by point-score and eliminated as necessary in order to equal the number of permits allowed for a given year. No single-family development is allowed to receive more than one third of the permits available in any single year unless the number of applications is less than the total permits available for the year.

Although the City's residential permit allocation process establishes an annual upper limit on the annual allocations, the City's rate of housing construction over the past decade has been less than permitted under the allocation system. Unused allocations are allowed to roll over into subsequent years. As of June 2003, the City calculates that there are 1,143 unused low density (single-family) housing unit allocations, 381 medium density (high density single-family or low density multifamily) housing unit allocations, and 1,441 unused high density (multifamily) housing unit allocations. Based on the two percent annual limit in housing unit allocations, the City projects that, between June 2003 and June 2009, applicants can request approximately 2,750 additional housing unit allocations. Combined with existing unused allocations, this allows for a total of 5,715 dwelling units. The City could allocate 2,128 of this allocation to high density housing units. The City's residential permit allocation process is not anticipated to create an impediment to accommodating the City's share of regional housing needs, 4,014 housing units, under the SJCOG housing allocation plan, including 1,654 housing units affordable to very low- and low-income housing.

The allocation process adds time and cost up front to the development process because allocations are awarded once per year, and a substantial investment is required on the applicant's part to provide the level of site plan and application detail required by the City to receive an allocation. The time and cost are recouped for successful applicants who receive allocations because their proposed site plans and other details of the development proposal are reviewed and approved by the City during the allocation process. Once a development

proposal is approved, an applicant may proceed with a Tentative Subdivision Map (TSM). Approval of the TSM is the final major regulatory process for the applicant. Following approval of the TSM and allocation of housing units, the applicant generally need only apply for ministerial approvals (final subdivision map, building permits, etc.). Applicants can apply for multi-year allocations (up to three years), which would further reduce the long-term cost of receiving development approvals under the allocation process. However, use of housing allocations must be done in accordance with the schedule approved and construction occur in the year for which the allocation applies.

The net time and cost effect of the City's permit allocation system is probably neutral for successful applicants. It does not appear that the total time and cost required to obtain planning and building permits, from initial application to construction, is significantly greater in Lodi than in other communities as long as the developer is aware of the City's allocation process and plans accordingly.

Residential Zoning Standards

The existing Zoning Code regulates the type, location, density, and scale of residential development. Zoning regulations exist to protect and promote the health, safety, and general welfare of residents. In addition, the Zoning Code serves to preserve the character and integrity of existing neighborhoods. As seen in Table III-7, Lodi's Zoning Ordinance includes design standards and guidelines for the following residential zoning districts:

- Residence District – One Family – R-1
- Residence District – One Family – R-2
- Low-Density Multifamily Residential District – R-LD
- Garden Apartment Residence District – R-GA
- Medium-Density Multifamily Residence District – R-MD
- High-Density Multifamily Residence District – R-HD

Residential land uses are also allowed within the following zoning districts:

- Residential-Commercial-Professional Office District – R-C-P
- Planned Development District – P-D
- Neighborhood Commercial District – C-1
- General Commercial District – C-2

The City is currently processing a revision of the Development Code, which has the potential to change the following provisions.

Residential Density

The City permits residential densities of varying ranges. In the R-1 zone, the City allows a density of seven dwelling units per acre. Allowable densities within the remaining residential and commercial zones are 20 dwelling units per acre in the R-2 and R-MD zones to 30 dwelling units per acre in the remaining residential zones. Commercial and mixed-use zones that permit residences also allow 30 dwelling units per acre.

Yards and Setbacks

Yard and setback requirements are consistent with permitted densities in residential zones: 20 feet in front, ten feet in back, and five feet on each side. There is no side yard setback requirement in multifamily zones, except on corner lots (which are required to have a side yard setback of 10 feet). Yard and setback requirements within the other zoning districts are typical in comparison with most jurisdictions.

Building Coverage

The City's building coverage standards are reasonably related to the density provisions in each residential zone. In multifamily zones, permitted building coverage ranges from 40/50 percent in the R-LD zone (low density multifamily) to 60 percent in the R-HD zone. Building coverage pertains to primary (main) building only, not accessory structures such as enclosed parking, unless the structures are part of the primary building. Therefore, building coverage requirements do not impose a constraint to achieving maximum residential densities.

Lot Size and Lot Area per Dwelling Unit

In zones designated for single-family homes, minimum lot size is 6,500 square feet in the R-1 zone and 5,000 square feet in the R-2 zone. Where lower density multi-family development is allowed, minimum lot size is 6,000 square feet. Zones allowing high density multi-family development have a minimum lot size of 4,000 square feet. Lodi does not regulate lot area per dwelling unit in multifamily zones.

Building Height

Permitted building heights range from 35 feet in single-family and low- and medium-density multifamily zones to 60 feet (four stories) in the high-density multifamily zone. Residential uses are allowed in the C-2 zone, which has a maximum building height of 75 feet (six stories) in the City's central business area. Lodi's Zoning Ordinance includes a provision for exceptions to standard height limitations for non-habitable architectural elements and structures. Permitted heights are sufficient to achieve the residential densities allowed in each zone.

Table III-7: Residential Development Standards

Zoning Standards	Zoning Districts										
	R-1	R-2	R-LD	R-GA	R-MD	R-HD	R-C-P	P-D	C-1	C-2	UH
Max Density (du/ac) per GP	7	7	7	20	20	30	10	¹	30	30	1/20
Min Lot Size (sq ft)	6,500	5,000	5,000	4,000	4,000	4,000	5,000	[†]	4,000	4,000	20 ac
Min Lot Width (ft)	60	50	50	50	40	40	50	[†]	40	40	--
Front Yard (ft)	20	20	20	20	20	20	20	[†]	20	None	--
Side Yard (ft)	5	10% lot width, min. 5	5	None, 10 on corner	None, 10 on corner	None, 10 on corner	None, 10 on corner	¹	5	None	--
Rear Yard (ft)	10	10	10	10	10	10	10	[†]	10	10	--
Building Coverage (%)	45	45	40 - 50	50	50	60	50	[†]	50	60	--
Max Building Height (ft)	35	35	35	35	35	60	35	35	35	75 ³	35
Parking (spaces/unit)	2 Covered	2 Covered	2, 2/3 Covered	2, 2/3 Covered	2 Uncovered	2 Uncovered	2	1, 2	2	2	2
Housing Types Permitted											
Single Family	P	P	P	P	P	P	P	P	P	P	P
Two Family	X	P	P	P	P	P	P	P	P	P	X
Three/Four Family	X	X	P	P	P	P	P	P	P	P	X
Multiple Family/Apts	X	X	X	P	P	P	P	P	P	P	X
Condominiums	X	X	X	P	P	P	P	P	P	P	X
Second Units	U	U	U	U	U	U	P	P	P	P	X
Family Care Homes	P ⁴	X	P ⁴	U	U	U	P	P	X	X	X
Rest Homes	X	X	X	U	U	X	P	P	X	X	X
Convalescent Homes	X	X	X	U	U	X	P	P	X	X	X
Hotel/Motel	X	X	X	X	X	P	X	P	P	P	X
Lodging/Boarding Houses	X	X	X	X	X	P	X	P	P	P	X
Mobile Homes/Trailer Park	X	X	X	X	U	U	X	X	X	U	X

Source: Chapter 17, Lodi Municipal Code

1. P-D Zone allows for all land uses when shown on planned development and subject to requirements of a use permit.
2. Parking requirements vary by intensity and type of residential use.
3. Maximum height within the designated central business area only; elsewhere, heights in C-2 are determined by adjacent districts.
4. Permitted uses subject to Planning Department approval.

Occupancy Standards

Lodi does not regulate occupancy of residential units or distinguish between related and unrelated individuals. However, Chapter 17.03.250 of the City's zoning ordinance defines "family" as, "one or more persons occupying a premise and living as a single housekeeping unit...includes necessary servants." This definition of family would not result in a constraint upon any type of residential use as it does not limit the amount of people allowed to live within a dwelling unit.

Family Care Homes, Rest Homes, Convalescent Homes

Under state law, the City of Lodi is required to consider licensed residential care facilities, which provide housing and care for persons with disabilities, chronic illnesses, and other conditions that require supervised group living, as a residential use. Facilities that serve six or fewer persons must be permitted by right in residential districts. The City only has one licensed facility that is an adult day care with room to serve 30 clients.

The Lodi Zoning Ordinance does not specify residential care facilities, as a general category of land use, a permitted use in residential zones. The City does specify certain types of facilities, such as family care homes that provide day care for children, 24-hour foster care homes, and convalescent and rest homes as permitted uses. The lack of specificity in the Zoning Ordinance could create an impediment to the location of community care facilities as the decision to allow such uses (except those specifically cited above) is made on a case-by-case basis without a clear set of criteria. The Zoning Ordinance should be amended to clarify that all types of residential care facilities of six or fewer individuals are permitted by right in residential zones. The Ordinance could also identify the zoning districts and permit process under which facilities of seven or more persons are permitted.

Convalescent homes are defined as, "a facility providing bed care or convalescent care for one or more persons, exclusive of relatives who require professional nursing care including close medical supervision, professional observation or the exercise of professional judgment, but not serving or admitting persons with mental or communicable diseases." Rest homes and convalescent homes are permitted within the R-C-P and P-D zones and also within the R-GA and R-MD zoning districts, subject to acquisition of a use permit.

Family care homes are identified as providing care for children in particular numbers in Lodi's Municipal Code. Family care homes for up to six children, ages zero to six, are permitted by right within the R-1, R-2, R-LD, R-C-P, and P-D zoning districts. This is also an allowable use within the R-GA, R-MD, and R-HD zoning districts subject to a use permit.

Neither the General Plan nor the Zoning Ordinance regulates the location of the various family care, rest homes, or convalescent home facilities based on proximity to other such facilities.

Cumulative Zoning

The Lodi General Plan and Zoning Ordinance are cumulative in that lower density residential uses are permitted in higher density land use/zoning districts. The relationship between the residential land use categories in the General Plan and the City's Zoning Ordinance creates a

potential constraint to multifamily developments. The allowance for lower density residential uses on smaller, infill parcels that can only accommodate a few dwelling units is reasonable. However, lower density, single family residential is a permitted land use within all zoning districts, which means that developers with R-HD zoned property are not required to develop it with high-density residential uses. This constraint could be alleviated by requiring that single family residential developments within R-MD and R-HD zones obtain a use permit from the City that will only be issued when the property owner can demonstrate that the development of multiple residential land uses are not feasible due to physical conditions of the property.

Parking Standards

Parking Ratios

Parking ratios for residential uses in Lodi are determined by dwelling unit type, regardless of occupancy. For all residential uses including mobile homes, two spaces per unit is the standard parking requirement. Lodging and retirement homes are required to provide one parking space per two sleeping rooms. Convalescent homes and rest homes are subject to different standards that require one parking space per three beds. Hotel and motel uses must have one space per room and one space for the facility's manager.

The City's parking ratios are reasonable in relation to the likely demand for parking from different residential uses for housing units with two or more bedrooms. The requirement of two spaces per unit for multiple family uses may be a constraining factor on development of small, infill lots typical of most vacant parcels in Lodi. The required parking may be also excessive for efficiency/studio and one-bedroom units. The City mitigates this constraint by providing an administrative process for approving minor deviations from zoning standards; including parking requirements (see the section below on Development Review Process).

Parking Improvement Standards

Lodi requires parking to be covered for various residential uses. Single family homes and duplexes are required to have two covered spaces per unit. Three/Four family homes and multiple family housing are required to have two spaces per unit, two-thirds of which must be covered. However, parking within the R-MD and R-HD districts and mobilehome parks are not required to be covered. The allowance for partly uncovered parking in low-density multifamily zones and uncovered parking in medium- and high-density multifamily zones permits sufficient flexibility to keep housing construction costs to a reasonable level.

Location of Parking

Parking must be provided within the same lot as the residential unit, outside of the required setback areas. However, the two parking spaces required for residential uses can be provided within the front yard or street side yard, within a permanent driveway or parking pad, created by a minimum of two inch thick concrete, asphalt, or other suitable material and covering no more than 45 percent of the yard area. The allowance for a portion of the parking to locate within a required yard area provides sufficient options to meet parking requirements while providing sufficient lot area to achieve permitted residential densities.

Parking Reductions

Lodi's Zoning Ordinance does not provide specific exceptions for reduced parking or allow reduced parking for housing in commercial areas. A parking reduction would either require a variance from parking requirements due to unique property characteristics, or be approved as an incentive under the City's density bonus provisions for affordable housing. To mitigate the potential constraint of required parking for smaller housing units with one or fewer bedrooms and special needs affordable housing, the City could revise required parking ratios to tie the number of spaces to the number of bedrooms.

Allowances for Housing Alternatives

Secondary Units

The City defines a secondary unit as, "an additional living unit on a lot within a single-family zone. A second unit is a self-contained unit with separate kitchen, living and sleeping facilities. A second unit can be created by (A) altering a single-family dwelling to establish a separate unit or (B) adding a separate unit onto an existing dwelling." Second units are allowed, subject to the requirements of a use permit, within the R-1, R-2, and R-LD zoning districts. These units are automatically permitted in the R-GA, R-MD, and R-HD zoning districts. The requirement for a use permit in some residential zones does not meet current state requirements and will need to be revised.

The City requires that the second unit be architecturally compatible with the existing single family dwelling. It must have a separate exterior entrance and be no larger than four thousand square feet in floor area. The unit must also have one off-street parking space above the parking required for the existing residence. The definition of second units in the zoning code states that the unit must be attached to the existing single family house. Despite this definition, the City allows second units detached from the primary residence as a matter of practice. As part of this Update, the City will revise the zoning ordinance definition to reflect its current practice of allowing detached second units, consistent with State law requirements.

Mobile Home and Travel Trailer Parks

Mobile homes and travel trailers offer an affordable housing option to many low- and moderate-income households. However, Lodi's Zoning Ordinance limits the occupation of mobile homes and/or travel trailers to designated mobile home parks within the R-MD, R-HD, and C-2 zoning districts, subject to compliance with the requirements of a conditional use permit. The limitation of the location of mobile home parks does not comply with state law, which requires that the City allow mobile home parks in all residential zones. In addition, it is not clear in the Zoning Ordinance that the City allows mobilehomes on permanent foundations in single-family zoning districts under the same standards as site-built housing, as required by state law. The Zoning Ordinance will be revised to reflect the current practice of allowing mobilehomes in single-family zones.

Mobile home parks are required to be at least five acres in area and have clearly designated lots no smaller than 2,500 square feet for each mobile home and 1,000 square feet for each travel trailer. Allowable densities are ten mobile homes per gross acre and 15 travel trailers per

gross acre (including internal streets and common areas). In addition, only ten percent of the lots can be for travel trailers. The park is required to have landscaping in all common areas. The minimum parcel size of five acres has been established to ensure that mobilehome parks provide common areas and facilities for park residents, which would not be feasible in a small mobile home park.

Both mobile home lots and travel trailer lots are required to have front and rear setbacks of five feet and side setbacks of 3 feet. The Zoning Ordinance also requires that each lot has a hard-surfaced patio of not less than 200 square feet. Two parking spaces per lot are also required. The City requires that site plans and specifications for mobile home parks be approved by the California Department of Housing and Community Development, Division of Building and Housing Standards.

With the exception of limits on the location of mobilehomes and mobile home parks, the City's development standards should not impose unreasonable constraints that would make this alternative housing type infeasible to develop. There are eight existing mobile home parks in Lodi. However, the City has not received applications for mobile home parks in over ten years, primarily due to the lack of large sites in permitted zones and land market costs for land.

Other Housing Types

Lodi's Zoning Ordinance does not include definitions for farmworker housing, transitional housing, or emergency shelters or list them as permitted uses within any residential zoning district, which could pose a constraint to the provision of these housing and shelter alternatives. The City could alleviate this potential constraint by defining these housing types and including them within the lists of permitted uses in appropriate zones and establishing appropriate permit procedures. However, the lack of specific definitions in the Zoning Ordinance for these types of special needs housing has not prevented housing providers from locating homeless shelters, supportive services, group homes, and farmworker housing in Lodi, as described in Section II-D, Special Needs Housing of this document.

Renting of Rooms

The City permits the renting of rooms within any residential zoning district as an accessory use. The renting of rooms and the provision of board is permissible but limited to five sleeping rooms, as defined in the Zoning Ordinance. Boarding houses, which are used primarily for the provision of room and board for up to five individuals, are allowed by right in the R-HD, P-D, C-1, and C-2 zoning districts. The Zoning Ordinance also defines "guesthouse," which is similar to a secondary unit without kitchen facilities, as a permissible use within residential zoning districts. However, rental of these units is expressly prohibited.

Allowances for Persons with Disabilities

Lodi's Zoning Code permits certain detached and attached accessory uses and various projections into yards and setbacks. While the Code does not specifically indicate that facilities for access by persons with disabilities are permitted, accessory uses such as ramps or lifts for handicapped accessibility are similar to the permitted uses that are specified. Given the Community Development Director's and Building Official's discretion to interpret zoning and building code standards, accessory structures that afford access to persons with disabilities are

generally allowed. Such requests are approved administratively unless the nature of the request triggers a major design review, which is unlikely.

Lodi's parking standards require that parking lots comply with State access regulations, which require handicapped spaces.

As described above, the Zoning Code includes provisions for special needs housing. Housing types recognized by the code that by nature, are accessible by persons with disabilities include convalescent homes and rest homes, some of which also have age restrictions. The only other housing resource accessible to this special needs group would be conventional housing units that may not contain accessibility features to meet the specific needs of persons with disabilities.

There are no specific policies, programs, or provisions within the Zoning Ordinance that specifically obstruct the development of housing or other structures that accommodate persons with disabilities. However, there are no special provisions either, which may be a constraining factor upon improvements and developments focused to meet the special needs of persons with disabilities. Creation and implementation of a program designed to increase the allowances for persons with disabilities would remove this potential constraint.

Flexibility in Development Standards

The Zoning Ordinance contains a Planned Development (P-D) District, generally allowable on ten acres or more. Planned developments are allowable on parcels of two to ten acres if the proposed development consists entirely of residential uses, does not exceed a density of 12.5 dwelling units per acre, and is located on a site that has unique characteristics which make it difficult to develop.

Any land use is permitted in the P-D district subject to the approval of a use permit. Densities, setback and yard requirements, and height requirements are established within each planned development area and approved by the City Council. This zoning district provides developers with an opportunity to create projects that vary from the strict application of the Zoning Ordinance and better meet the development needs of the City.

Nonconforming Uses

Lodi's Zoning Ordinance includes allowances for repairs or alterations to nonconforming buildings. However, the City prohibits structural alterations unless they are mandated by other laws or ordinances. The City also prohibits nonconforming uses from being enlarged in any manner. Nonconforming buildings are prohibited from being moved within a lot, to another lot, or to another zoning district unless the building is altered to conform to the zoning regulations. The City allows repair of nonconforming uses damaged by natural disasters, however, repairs are not allowed to exceed 50 percent of the nonconforming uses reasonable value.

Exceptions and Variances

The City's Planning Commission is afforded the opportunity to vary or modify development requirements, such as front yard setbacks, at any time as long as the variations are uniformly applied along a given development block. The discretion given to the Planning Commission

increases opportunities to develop small infill parcels that may not comply with front yard requirements.

The City approves exceptions, known as variances, to its zoning standards because the strict application of such standards would render many infill and re-use projects infeasible. For example, the City recently approved a variance for reconstruction of a housing unit for the San Joaquin Housing Authority that encroaches within an existing right-of-way.

Other Zoning Issues

The City allows several non-residential land uses, subject to approval of a use permit, within all of the residential zoning districts. Such land uses include churches, schools, parks, golf courses, which are typically allowed within residential zones. Lodi also allows land uses such as parking lots, hotels, and motels in the R-HD zoning district, which typically are not allowed in residential zoning districts. By allowing hotels and motels in a multiple family zone, the City may constrain its ability to meet its low- and moderate-income housing needs by allowing a limited supply of residential land to be developed for non-residential uses. This constraint could be eliminated by reducing the types of nonresidential uses allowed within residential zones.

b. On- and Off-site Improvement Standards

Site improvements are an important component of new development and include roads, water and sewer, and other infrastructure necessary to serve the new development. Improvement requirements are regulated by the City's subdivision ordinance. Within the existing City limits, off-site improvement requirements are typically limited because the infrastructure needed to serve infill development is already in place. Where off-site improvements are required, they typically relate to local improvements to existing facilities to accommodate higher density development or to repair or replace aged infrastructure.

Street Improvements

Street improvement standards can have a significant impact on housing cost. The cost of providing streets for new residential developments, in turn, is primarily influenced by the required right-of-way width, pavement width, and pavement improvement standards. Table III-8 summarizes Lodi's right-of-way and pavement requirements for the hierarchy of streets. The right-of-way and pavement requirements allow for slightly narrower streets in residential areas than in many communities. Minimum pavement widths of 50 feet or more for collector streets and 40 feet or more for residential streets are common among local jurisdictions. Lodi's Zoning Ordinance includes a provision for reimbursement to developers for excess widths of street construction, more than 68 feet for construction of new streets and widening in excess of 34 feet on one side.

Required street improvements include curbs, gutters, and sidewalks of at least 5½ feet in width. The minimum sidewalk improvement standard is consistent with accessibility requirements for persons with disabilities and is not excessive in light of the need for ensuring the minimum pedestrian access in residential areas. Planting strips equaling two percent of the five and a half foot swath are also required.

Table III-8: Street Standards

Street Type	Required Right-of-Way	Required Pavement Width
Minor Residential	50 feet	30, 34 feet
Standard Residential	55 feet	35, 39 feet
Minor Collector	60 feet	44 feet
Major Collector	68 feet	52 feet
Local	66 feet	52 feet
Secondary Arterial	80 feet	64 feet
Minor Arterial	94 feet	76 feet
Major Arterial	118 feet	102 feet

Source: City of Lodi, Public Works, 2003

Drainage Requirements

Lodi requires that developers of residential subdivisions prepare master storm drainage plans for the area associated with the tentative map. Storm drain must conform to the City's master storm drainage plan. Any facilities within the subdivision that are not part of the City's master plan are the developer's responsibility. However, the City Council has the ability to grant credits to developers for storm drain lines and manholes that they constructed. Payment of mitigation for drainage impacts is included within the City's development impact fee.

Sanitary Sewers

Internal sanitary sewers and appropriate off-site sanitary sewers are required for all proposed development. Installation is required to comply with the current City policies and standards. In the event that developments are asked to construct oversized facilities, Lodi has established a mechanism by which the developer is reimbursed for excess improvements. As part of the development impact fee paid by development, funding, in part, for construction, operation, and maintenance of city-wide sanitary sewer facilities is provided.

Water System

Internal water transmission pipelines and appropriate offsite connection facilities are required for all proposed development. Installation is required to comply with the current City policies and standards. In the event that developments are asked to construct oversized facilities, Lodi has established a mechanism by which the developer is reimbursed for excess improvements. The City also levies a development impact fee that is used, in part, to construct, operate, and maintain city-wide water system facilities.

c. Development Impact Fees

Since the late 1970s, when property taxes in California were reduced by nearly 2/3 through voter initiative, property taxes have not been sufficient to fund the expansion of municipal facilities and services. The significantly lower property taxes that cities receive also means that municipalities cannot readily issue general obligation bonds at low rates of interest, as once was

common, to finance infrastructure expansion. As a result, cities and counties in California have increasingly charged impact fees, imposed special assessments, or created municipal facilities financing districts to provide necessary infrastructure and services to new residential development. The result is that purchasers of new homes have traded lower annual property tax payments for higher up front fees or special assessment payments to finance municipal facilities and support necessary functions of government.

The City of Lodi levies one combined development impact fee for all the various municipal facilities and services under the City's jurisdiction. Although requiring developments to either construct site improvements and/or pay pro rata shares toward the provision of infrastructure, public services, and school facilities is common practice, it nonetheless results in increases to the cost of housing development and in turn, the final sale price or rent of housing. Despite the initial cost that impact fees impose on new homes, such fees are necessary to protect the public health and safety.

To calculate the fee charged to a residential development, the City has established a formula based on the fee per acre times the number of acres for each type of public facility/service (water, sewer, police, fire, streets, parks, etc.). The fee charged to residential development depends on its "residential acre equivalent," or RAE, factor. The "equivalent" for purposes of calculating the factor is a single-family home in the Low Density General Plan land use category (factor of 1.00). The specific factor or ratio of fee, applied to a specific type of residential development is based on the City's estimate of the amount of facility or service that a particular land use will need in relation to a single-family home in the Low Density land use category. For example, a housing unit in the High Density residential category has a RAE factor that ranges from 1.00 for storm drainage to 4.72 for police services.

The RAE factors are based on an average density assumption for each residential land use category, not the specific density of the proposed development. In multifamily zones, the RAE factors can have the effect of significantly increasing the fee payment of development projects (on a per-unit basis) that have lower densities and fewer units than the average assumed by the City. One method of mitigating this potential cost impact would be for the City to use a factor for establishing fees on multifamily projects based on the actual density of the proposed development, not the average density assumed by the City.

The City collects the development fee to cover the costs of providing necessary services and infrastructure related to new development. The structure of the development impact fee has been identified by City staff as a potential constraint to high-density housing production. As shown in Table III-9, the development impact fee for a typical high-density residential development is \$5,700 per unit. In contrast, a medium density residential development on the same property would yield an average development impact fee of \$5,415. The fee structure therefore encourages the development of medium-density rather than high-density developments in residential areas. This is a constraint that will be addressed in the program section of the Housing Element.

The City requires pro rata payments for off-site extensions of water, sewer, and storm drain lines. However, the City also offers reimbursement for improvements constructed by a development that are found to be valued in excess of what the related impact fee would have been for the development.

School fees are collected for all new residential development by the Lodi Unified School District, in addition to City fees. The School District charges school impact fees to cover the costs of providing school facilities and services for new residents. This fee is based on the square footage of each new home constructed within the boundaries of the district.

Table III-9 identifies the typical development impact fees for single family and multiple family residential housing.

Table III-9: Planning and Development Fees

Development Impact Fees	Fees
Single Family Home	
Development Plan Review	\$1,650
Development Impact Fee (per unit)	\$13,662
School Impact Fee ¹	\$3.35 psf/ \$3.62 psf
Multiple Family Residential	
Development Plan Review	\$1,650
Site Plan and Architectural Review	\$875
Development Impact Fee (per unit)	\$5,700
School Impact Fee ¹	\$3.35 psf/ \$3.62 psf

¹ \$3.35 if no development agreement exists for development, \$3.62 if development agreement exists for development.

Source: City of Lodi, 2003

d. Development Review Process

Minor deviations from the provisions of Lodi's Zoning Ordinance are approved through the processing of an administrative deviation. This process requires the submittal of an application and involves review and approval by Community Development Department staff only and can be submitted for land located within any zoning district. Administrative deviations are issued only because of special circumstances such as topography or size constraints that obstruct development of a site. Lodi's Zoning Ordinance identifies the only modifications for which an administrative deviation can be issued. These modifications include: off-street parking requirements, setback requirements, area and width requirements, height requirements, and landscaping requirements. Modifications are only allowed up to a certain percentage of the standard requirements.

The development review process includes site plan and architectural review for certain development projects by the Site Plan and Architectural Review Committee. The purpose of this review is to ensure compliance with the zoning ordinance and promote orderly development of the city. Projects required to obtain site plan and architectural approval are multi-family residential building, commercial-professional offices, institutional buildings, non-residential buildings in specific zoning districts, and any use that requires a use permit.

Site Plan and Architectural Review is facilitated by the Site Plan and Architectural Approval Committee, which was established to assist the Planning Commission in reviewing site plans and architectural drawings. Four of the five members are appointed by the Mayor, while the fifth member is the Vice-Chair of the Planning Commission. The decision issued by the Site Plan and Architectural Review Committee is appealable to the City Planning Commission. The City's Planning Commission is the final regulatory authority that issues decisions on most developments within the City.

Project Approval Timeframes

A typical residential subdivision takes approximately four to five months to be approved through the required steps of the development plan review process. If the project is subject to compliance with the California Environmental Quality Act, an additional four to five months may be required to obtain all necessary project approvals.

Development of multifamily housing units is subject to review by the Site Plan and Architecture Approval Committee. It takes approximately eight weeks to complete staff review before the development can be submitted to the committee. Smaller developments in the City such as one single family home or two- to four-unit multifamily structures are only required to obtain building permits, which takes significantly less of time than the site plan and architectural review process.

A constraint unique to Lodi is that development plans may only be submitted during the month of May, the deadline for obtaining a housing units allocation under the City's growth management process. If the deadline is missed, projects have to wait another year before submitting applications and the review process can begin again. The City could mitigate this constraint by providing a process whereby allocations could be approved at least semi-annually or quarterly during years when the number of allocations that can be granted are not exhausted in May.

Table III-10: Development Approval Timeframes

Development Permit/Review Process	Time Frame
Administrative Deviation	2-3 weeks
Use Permit	4 weeks
Tentative Tract Map	4 weeks
Development Plan Review	4-5 months
General Plan Amendment/Rezone	6 weeks
Environmental Review (EIR)	5 months
Appeal to Planning Commission	4 weeks
Appeal to City Council	4 weeks
Source: City of Lodi, 2003	

Use Permits

Chapter 17.72 of Lodi's Zoning Ordinance includes regulations and standards related to the granting of use permits. All developments requiring use permits are subject to the same review process, regardless of use. Residential uses required to obtain use permits in Lodi, depending on the zoning district (see Table X-1), include second units, family care homes, rest homes, convalescent homes, and mobile home/travel trailer parks.

Use permits are approved by the City's Planning Commission. The Commission must find that the proposed use will not be detrimental to the health, morals, comfort, or welfare of the citizens of the immediate, surrounding neighborhood and the City in general. These standards are typical conditional or discretionary use permit standards used by cities and counties throughout California. The Zoning Ordinance also allows the Planning Commission to add any additional regulations or requirements deemed necessary to protect the existing community. This ability as well as the lack of specificity within the zoning ordinance regarding the requirements related to a use permit could result in a constraint to housing development, by creating the potential for inconsistent decisions. This constraint has been mitigated by the City's practice of limiting conditions to compliance with zoning standards and off-site impacts. The City does not seek to regulate the users of property or deny certain classes of individuals the ability to live in Lodi.

Building Codes and Enforcement

The City has adopted the Uniform Building Code (UBC), which establishes standards and requires inspections at various stages of construction to ensure code compliance. The intent of the codes is to provide structurally sound, safe, and energy-efficient housing. Lodi's Building Department is responsible for enforcing both State and City regulations governing maintenance of all buildings and property. The City has not adopted local amendments to the UBC.

To address unique situations that may arise in meeting the needs of persons with disabilities, the Community Development Director and the Building Official are granted considerable discretion in the application and interpretation of zoning and building codes. Requests for reasonable accommodations in code interpretation and enforcement by persons with disabilities can be met through the use of the interpretive discretion delegated to City staff. No reasonable requests have been or would be denied, so long as the health and safety of the occupants or adjacent residents are not jeopardized by the granting of an exception for reasonable accommodations.

e. Environmental, Infrastructure, and Public Service Constraints

Environmental factors, including a lack of necessary infrastructure or public services, can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing construction. This section summarizes and analyzes the most pertinent constraints to housing in Lodi. Although older infrastructure and public facilities need regular maintenance and upgrading, the cost of the necessary improvements are paid through user fees, development impact fees, and pro rata contributions by developers. As discussed below, the City's water, sewer, and storm drain facilities are adequate to accommodate the existing and the future development of Lodi.

However, to accommodate the City's regional housing allocation under the San Joaquin Council of Governments Regional Housing Allocation Plan for 2001 to 2009, Lodi will be required to annex land along the western and southern City limits. For these areas, environmental issues, as well as the extension of infrastructure and public services, must be addressed. In 2002, the City adopted the Westside Facilities Master Plan, a master plan for a western area identified by this Housing Element for annexation, which identifies a mix of land use and City services necessary to support the proposed land uses for the area.

The following discussion addresses the constraint which environmental and infrastructure issues may pose on housing development for the City of Lodi.

Agriculture

Nearly all of the soils in the Lodi area are classified as prime agricultural soils, some requiring frequent irrigation, by the U.S. Department of Conservation. However, due to urban development within the City limits, there are currently no parcels of land subject to Williamson Act compliance in the city. As identified above, Lodi will annex land to the west of the City in order to accommodate its share of the regional housing allocation. Historically, various parcels within this area have been subject to Williamson Act compliance, a mechanism by which agricultural land is preserved for a specified period of time. However, the land proposed to be annexed to the City on the west that are identified in Lodi's current General Plan do not have active Williamson Act contracts that would impede the development of these properties by 2009.

Protection of Endangered Species

Lodi is included within the San Joaquin County Multiple-Species Habitat Conservation and Open Space Plan. As a participant of conservation policies established by this Plan, developments within Lodi have the option to make payment of mitigation fees to support habitat conservation, except in cases where natural habitat is not affected by new development. These fees, applicable to lands within the Sphere of Influence, range from \$845 - \$1690 per acre, depending on the sensitivity of the habitat.

Under this plan, new development will pay 60 percent of the cost of protecting or providing replacement habitat. Development that results in the conversion of vernal pools will be responsible for 100 percent of the mitigation cost per the Plan's requirements. The Plan also includes options for developments to dedicate land for preservation and/or purchase mitigation credits in lieu of paying fees. As a voluntary plan, developers have the option to participate (or not) depending on site evaluation. Participation may increase or decrease the costs associated with mitigating the environmental impact, depending upon site specific conditions.

Storm Drainage and Flood Control

Some localized flooding occurs within areas of the City during extensive storm events. The City would be inundated by the 500-year storm along the Mokelumne River. The City is protected from flooding associated with the 100-year storm by a series of levees. To address localized flooding, Lodi owns and maintains the City's municipal storm drainage system, which consists of a series of curbs and gutters, catch basins, underground trunk pipelines, detention basins, and

pump stations. Storm water within the system is eventually conveyed to outfalls in either the Mokelumne River or the Woodbridge Irrigation District canal.

In general, the City's system has been designed and maintained sufficiently to serve the city's drainage needs. Issues related to older facilities include undersized pipelines and inadequate curbs and gutters within the downtown and eastside areas of the City. Development within the current City limits will not be constrained by storm drain and flood control issues.

The Housing Element identifies areas to the immediate west of the existing City limits to be annexed so that the City can meet its share of regional housing needs during the 2003-2009 planning period. Historically, the City has grown in increments, which has ensured the availability of public services such as storm drain facilities for new development, while avoiding adverse impacts to levels of service to existing residents. New development is assessed a development impact mitigation fee, which in part, funds the incremental improvements to the storm drain system. One of the City's major goals, identified in the General Plan is to maintain an adequate level of service in the City's water, sewer collection and disposal, and drainage system to meet the needs of existing and projected development.

As part of the growth management program, which regulates the amount of residential growth that can occur within a given year and has supported Lodi's desire to grow incrementally, the City requires that projects identify on- and off-site infrastructure improvements necessary to serve the project. Internal infrastructure is generally provided as part of the initial construction of a project. The areas that will be annexed as recommended by this Housing Element will be subject to comply with the city's regulations and policies related to storm drain facilities, which will alleviate any potential constraint the availability of storm drain facilities would have on housing construction.

Based on the City's incremental approach to annexation and the extension of the public facilities and services through the payment of development fees, Lodi does not anticipate that residential development will be impeded in the areas to be annexed due to drainage or flood control issues.

Water Service

The City of Lodi operates the potable water distribution system that serves all areas within the City limits. The City's water supply comes from groundwater via 25 municipal wells. The Water Master Plan indicates that the water supply is sufficient to meet future demand, maintaining a service standard of approximately one well per 2,000 people. The system is continually undergoing upgrades; although the placement of future wells may be limited by contamination in some areas east of the Lodi (proposed expansion to meet future housing needs is to the west and will not be affected by contamination). Anticipated water demand in 2009, approximately 49 million gallons per day, will be met by Lodi's existing system of municipal wells and transmission pipelines.

As discussed above, the City's desire to grow incrementally is addressed through the implementation of a growth management program and the levying of a development impact mitigation fee. Development that occurs within annexed areas will provide internal water transmission facilities and pay fees as appropriate for necessary off-site infrastructure. Water service will not be a constraint to the City's ability to meet future housing needs, therefore.

Sewer Service

The City of Lodi owns and operates the municipal wastewater system, which collects all domestic and limited industrial wastewater flows within the City limits. The City also owns and operates a wastewater treatment plant located six miles south of the city. The wastewater system is currently sufficient to support future growth through 2009 but may require expansion after that year. The plant's current capacity is 8.5 million gallons per day and is currently operating at 6.67 million gallons per day.

Developments are required by the City to construct sewer lines that are larger than necessary to support the proposed development. For construction of oversized sewer facilities, the City offers reimbursement for trunk sewer extensions above 10 inches in diameter. Sewer service is not currently a constraint in housing development.

The Housing Element identifies areas to the immediate west of the existing City limits to be annexed in order for Lodi to provide its share of the regional housing needs during the 2003-2009 planning period. As discussed above, the City's desire to grow incrementally is addressed through the implementation of a growth management program and the levying of a development impact mitigation fee. Development within annexed areas will provide internal sewer collection facilities and pay fees as appropriate for necessary off-site infrastructure. The expansion of sewer service to meet the City's future housing needs will not be a constraint, therefore.

IV. HOUSING STRATEGY



A. Introduction

The provision of housing is a critical concern for cities throughout California. The housing element is a city's major statement of local housing strategy, providing an integrated set of policies and programs to improve the condition and availability of housing.

1. Availability of Adequate Sites

Perhaps the most critical housing-related issue in Lodi is land availability: there is simply very little land within current City limits that is suitable for residential development and even fewer large parcels that could accommodate affordable housing at higher densities. The City's planning policies foster compact growth to make efficient use of land within the current City limits. Combined with the growth management program, the City has focused residential development on remaining vacant and underutilized infill parcels and properties on the edges of Lodi.

Lodi has attempted to use its growth management process to balance the competing demands of state land use and environmental policy and community preferences. Through its General Plan policies, the City emphasizes infill development, a compact community, residential neighborhoods that are accessible to commercial services, and higher densities in appropriate locations. Lodi has also used its planning powers and the growth management process to prevent premature conversion of prime agricultural land, protect natural resources that border the City, and ensure orderly and efficient extension of public facilities and services, each of which is a state policy objective that Lodi is required to implement.

Since 1990 the overwhelming majority of homes constructed Lodi have been single-family homes at seven dwelling units or fewer per acre, consuming more land than would be the case if the City had experience a wider mix of low, medium, and high density development according to General Plan land use policies. As a result, the City will need to annex land between 2003 and 2009 to accommodate its share of San Joaquin County's new construction housing needs under the San Joaquin County Council of Government's (SJCOG) housing allocation plan (see section II-G of the Housing Element, Future Housing Needs).

The City's growth management program will not create an insurmountable barrier to increasing the supply of land for residential development because areas identified to meet Lodi's future housing needs, nearly 600 acres, are designated in the General Plan for annexation to the City and eventual urban development. Preliminary infrastructure planning for the northern portion (Westside Facilities Master Plan) has been completed, which will expedite the process of approving development in the annexation areas. The City can also pre-zone the annexation areas and request that property owners provide conceptual land use plans as part of the annexation process to further expedite eventual development of these sites. An example of this process approximately 300-acres south of the Westside Facilities Master Plan area, in which the

landowners are currently working with the City to prepare a conceptual plan that will establish residential densities and development standards.

For the 2003 – 2009 period, the City can balance competing policy objectives through comprehensive planning and zoning for areas to the west of the current City limits to prepare these areas for annexation. Through this process, the City can designate locations for various land uses, including higher density residential development, at the time of annexation.

2. Management of Growth Through a Housing Allocation System

The Lodi General Plan establishes of a population-based 2.0 percent limit on the annual increase in the number of housing units to be implemented through a residential development allocation system. This Housing Element contains policies that give priority in the allocation process to projects that include housing units affordable to low- and moderate-income households and exempt senior citizen housing projects from the allocation process in implementing the growth management program.

This Housing Element further recommends that the growth management program exempt from the annual allocation process housing units affordable to very low- or low-income households. Through 2009, at least, the allocation process is not anticipated to represent a constraint due to the backlog of unallocated housing units, particularly in the medium and high density residential land categories. Beyond 2009, however, the City may reach a point at which it will need flexibility to allocate additional housing units affordable to lower-income households to meet its obligations under state law.

3. Demand for Housing and Housing Costs

Since the early 1980s, Lodi has assumed a role as a bedroom community for larger employment centers in Stockton, Sacramento, and the East Bay. Commuters have been attracted to the area by residential amenities that are either not available or are too costly in or near these employment centers. The result has been a significant increase in the demand for single-family housing in many Central Valley communities, including Lodi. The combination of this increased demand and the modest pace of new home construction in Lodi has caused the market value of housing in the City to increase significantly.

As a result of these changes in the local housing market, Lodi has experienced a growing incidence of unmet housing needs. Among these are:

- An increase in the number of low-income large families who cannot afford to purchase homes of sufficient size (three or more bedrooms) to meet their needs.
- An increase in the incidence of overcrowding (more than one person per room) to 20 percent of renter households and six percent of homeowners. The higher percentage of overcrowded households is primarily a result of the higher number of low-income large families (as noted above) and secondarily a result of an increase in the number of small families sharing housing (up by nearly 50 percent since 1990).

- An increase in households paying more than 30 percent of their incomes for housing—44 percent of renters and 24 percent of homeowners. The increase in overpayment is largely the result of a growing gap between housing costs and growth in income, fueled in part by an influx of family households with low- to moderate-incomes.
- A continued need to conserve and rehabilitate existing housing. As many as 5,500 dwelling units may need some form of repair or rehabilitation, ranging from deferred maintenance to substantial rehabilitation or replacement.
- There is a shrinking supply of affordable rental housing for lower-income households in Lodi. There is only one rental property with 40 units in Lodi that has restricted rents levels affordable to low-income households. Other rental properties that may have lower rents are subject to market forces, and many lower-cost rental units are in substandard condition.
- There is also a declining ownership opportunity for low- and moderate-income households, despite the short-term trend since 2000 of low mortgage interest rates. Mobilehomes, or manufactured housing, provide an affordable ownership option for many households in Lodi. There are eight mobilehome parks in the City that provide spaces for approximately 500 mobilehomes. Some of these parks may be subject to rising land values and economic pressures that could jeopardize their continued existence, while others may be too small and/or lack sufficient amenities to be viable in the long run as mobilehome parks.

As a result of these trends, several population groups have become particularly vulnerable to the rise in housing costs, overpayment, overcrowding, and the potential for living in substandard housing. These groups include very low-income and frail seniors, very low-income farmworker households, persons with disabilities that affect their ability to live independently, and single parents (particularly single mothers with children).

4. Infill Development and Retention of Affordable Housing

One of the effects of limited development opportunities on the periphery of Lodi has been an inward focus on housing development, with increased concentration on infill development and residential intensification in existing neighborhoods. This inward focus has been most evident in the Eastside area, where a significant portion of the existing housing stock was replaced with more intensive and higher density development between the 1960s through 1980s. One result of this activity has been the loss of affordable single-family homes. The loss of this important residential asset prompted the City to rezone the Eastside area to prevent further conversion of single family homes to multifamily units. In doing so, the City hopes to accomplish three fundamental goals: (1) to retain the single family character of the neighborhood; (2) to maintain a stock of affordable single family units in Lodi; and (3) to limit the added stress that intensification would place on the City's infrastructure. In conjunction with this rezoning, the City targeted the Eastside area for major rehabilitation efforts.

To replace the loss of residential development potential in the Eastside area, particularly affordable housing development potential, the City will designate areas within the western

annexation areas (including the Westside Facilities Master Plan area) for medium and high density residential development, as discussed in Chapter III, Resources and Constraints.

B. Goals and Policies

Goal A: To provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development, homeownership opportunities, and the efficient use of land.

Policies

1. The City shall promote the development of a broad mix of housing types through the following mix of residential land uses: 65 percent low density, 10 percent medium density, and 25 percent high density.
2. The City shall regulate the number of housing units approved each year to maintain a population-based annual residential growth rate of 2.0 percent, consistent with the recommendations of the Mayor's Task Force and the growth management ordinance.
3. The City shall continue to exempt senior citizen housing projects from the growth management ordinance.
4. The City shall exempt very low- and/or low-income housing units from the growth management ordinance.
5. The City shall maintain and regularly update its land use database to monitor vacant residential land supply.
6. The City shall pursue available and appropriate state and federal funding programs and collaborate with nonprofit organizations to develop affordable housing.
7. The City shall promote the expeditious processing and approval of residential projects that conform to General Plan policies and City regulatory requirements.
8. The City shall seek to reduce the cost impact of its policies, regulations, and permit procedures on the production of housing, while assuring the attainment of other City objectives.
9. The City shall grant density bonuses of at least 25 percent and/or other incentives in compliance with state law for projects that contain a minimum specified percentage of very low-income, low-income, or qualifying senior housing units or units designed to facilitate individuals with physical challenged.
10. The City shall seek to intersperse very low- and low-income housing units within new residential developments and shall ensure that such housing is visually indistinguishable from market-rate units.
11. The City shall continue to allow and encourage the development of a variety of housing and shelter alternatives, both renter and owner, to meet the diverse needs of the City's population.

12. The City shall promote the development of senior and other special needs housing near, and/or with convenient public transportation access to, neighborhood centers, governmental services, and commercial service centers.
13. The City shall encourage infill residential development and higher residential densities within the existing City limits near transit stops, and compact development patterns in annexation areas to reduce public facility and service costs, avoid the premature conversion of natural resource and agricultural lands, and reduce the number of trips from private vehicles.

Goal B: To encourage the maintenance, improvement, and rehabilitation of the City's existing housing stock and residential neighborhoods, particularly in the Eastside area.

Policies

1. The City shall encourage private reinvestment in older residential neighborhoods and private rehabilitation of housing.
2. The City shall prohibit the conversion of existing single-family units to multifamily units on residentially zoned properties less than 6,000..
3. The City shall use available and appropriate state and federal funding programs and collaborate with nonprofit organizations to rehabilitate housing and improve older neighborhoods.
4. Housing rehabilitation efforts shall continue to be given high priority in the use of Community Development Block Grant (CDBG) funds, especially in the Eastside area.
5. The City shall support the revitalization of older neighborhoods by keeping streets and other municipal systems in good repair.
6. The City shall allow reconstruction of existing housing in the Eastside area and in commercially or industrially designated areas in the event such housing is destroyed or damaged.
7. The City shall implement historic preservation guidelines to preserve historically significant residential structures and insure that infill projects fit within the context of the neighborhood. (See the Urban Design and Cultural Resources Element for implementation of this policy.)
8. The City shall continue to enforce residential property maintenance standards.

Goal C: To ensure the provision of adequate public facilities and services to support existing and future residential development.

Policies

1. The City shall support the use of CDBG funds for the upgrading of streets, sidewalks, and other public improvements.
2. The City shall ensure that new residential development pays its fair share in financing public facilities and services and will pursue financial assistance techniques to reduce the cost impact on the production of affordable housing.
3. The City shall ensure that all necessary public facilities and services shall be available prior to occupancy of residential units.
5. The City shall require that park and recreational acquisitions and improvements keep pace with residential development.

Goal D: To promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other arbitrary factors.

Policies

1. The City shall seek to address the special housing needs of persons with disabilities, lower-income large families, seniors, single-parent households, farmworkers, and persons in need of temporary shelter.
2. The City shall make available to the public information on nonprofit, county, state, and federal agencies that provide education, mediation, and enforcement services related to equal housing opportunity.
3. The City shall establish regulations that govern the conversion of apartments and mobile home parks to condominiums to reduce the displacement of lower-income households.
4. The City shall work with surrounding jurisdictions to address the needs of the homeless on a regional basis.
5. The City shall cooperate with community-based organizations that provide services or information regarding the availability of assistance to the homeless.
6. The City shall continue to promote fair housing programs and services to residents and property owners in Lodi.

Goal E: To encourage residential energy efficiency and reduce residential energy use.

Policies

1. The City shall require the use of energy conservation features in the design and construction of all new residential structures and shall promote the use of energy conservation and weatherization features in existing homes.
2. The City shall require solar access in the design of all residential projects.
3. The City shall pursue residential land use and site planning policies, and promote planning and design techniques, that encourage reductions in residential energy consumption.

C. Implementation Programs

The following programs describe actions that the City intends to implement during the time frame of this Housing Element (2001 through 2009). For some of these programs, the description includes a target (quantified objective) for the number of units to be produced or households to be assisted during the Housing Element time frame. The households to be assisted are listed by income category as defined by annual income guidelines for San Joaquin County of the California Department of Housing and Community Development. For 2003, the median income for a family of four under the state guidelines is \$50,600. The income categories and their corresponding 2003 income ranges are shown in Table IV-1. Unless otherwise noted, the use of the phrase “very low-income” includes extremely low-income households.

Table IV-1: Target Income Categories

Income Category	Percentage of County Family Median Income	2003 Income Range (family of four)
Extremely Low	0 to 30 percent	\$0 to \$15,200
Very Low	31 to 50 percent	\$15,201 to \$25,300
Low	51 to 80 percent	\$25,301 to \$40,500
Median Income	100 percent	\$40,501 to \$50,600
Moderate	81 to 120 percent	\$50,601 to \$60,700
Above Moderate	120 percent and above	\$60,701 and above

Goal A: To provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development, homeownership opportunities, and the efficient use of land.

Program 1: Zoning Ordinance Revisions

The City shall revise Title 17 of the Lodi Municipal Code (Zoning Ordinance) to reduce barriers to, and provide incentives for, the construction and conservation of a variety of housing types. Revisions to Title 17 will include the following:

- a. The addition of a chapter that provides for density bonuses and other incentives for projects that include ten percent very low-income housing, 20 percent low-income housing, 50 percent qualifying senior housing, or 20 percent moderate-income housing in condominium conversion projects, in compliance with Sections 65915 – 65918 of the California Government Code. The City shall work with the San Joaquin County Housing Authority in developing procedures and guidelines for establishing income eligibility for the "reserved" units and for maintaining the "reserved" units as affordable units for at least 30 years. The City shall seek Housing Authority administration of the reserved units. The City shall establish a program to publicize the availability of the density bonus program through the City's website, program information at the Community Development Department public counter, and pre-development meetings with housing providers (such as the housing unit allocation stage). The City shall encourage prospective housing developers to use the density bonus program at pre-development meetings. In conjunction with density bonuses, the City will offer one or more regulatory incentives, as needed and appropriate, such as:
 - Reduced parking for projects oriented to special needs groups and/or located close to public transportation and commercial services;
 - Expedited permit processing; or
 - Deferral of fees for an appropriate time period to allow for the project to begin generating income.
- b. Conformance with California Government Code sections 65852.3 and 65852.7, which require that manufactured homes in single-family zones on permanent foundations be permitted under the same standards as site-built homes (with limited exceptions) and that mobilehome parks be permitted in any residential zone (although the City may require a use permit).
- c. Addition of standards for emergency shelters and transitional housing to clearly identify appropriate zoning districts and locations for such facilities and to make these sites readily accessible. Until the adoption of such revisions to the Zoning Ordinance, the City will continue to allow by right the development of such facilities in areas zoned C-M or C-2.
- d. Addition of a definition of farmworker housing that does not conflict with state law definitions for employees housing (beginning with California Government Section 17000) and specification of the zoning districts and standards under which such housing will be permitted.
- e. Clarification of standards for permitting residential care facilities (such as group homes). The City will specify that all such facilities with six or fewer residents are permitted in residential

zoning districts. The City will also designated zoning districts in which facilities of seven or more persons will be permitted through a use permit and standards for such facilities.

- f. Revision of off-street parking requirements (Chapter 17.60) to allow for less than two spaces per multifamily dwelling unit with fewer than two bedrooms when justified due to the characteristics of the occupants (such as seniors, persons with disabilities, or low-income single working adults) and/or the project location (such as along a public transit route or in the downtown area).
- g. Revision of standards for second dwelling units to allow the conversion of accessory buildings to second units subject to compliance with all other zoning and parking standards, an appropriate minimum lot size for detached second units, and architectural compatibility with the main dwelling unit. The City will permit second dwelling units through an administrative permit process in compliance with state law (California Government Code section 65852.2).
- h. Elimination of single-family homes as permitted uses in the R-GA, R-MD, R-HD, and R-C-P zones, except on parcels constrained by lot size, environmental, or other factors that would make the construction of multifamily housing infeasible.
- i. Reduction in the number of non-residential uses permitted in multifamily residential zones to public and quasi-public uses and supportive services for multifamily residents.

Responsibility: Community Development Department, Planning Commission, City Council
Timeframe: Complete zoning code amendments as part of a new unified development code by June 2004.
Funding: General Fund
Objective: Reduce regulatory barriers to the provision of housing

Program 2: Revise Growth Management Program

The City will revise its growth management program to exempt housing units affordable to very low- or low-income households with long-term affordability restrictions.

Responsibility: Community Development Department
Timeframe: Begin second round of allocations, if needed, in 2005 and annually thereafter
Funding: Application fees
Objective: Expedite the residential development approval process

Program 3: Personal Security Standards

The City will continue to implement design standards applicable to all new residential projects with the objective of improving the personal security of residents and discouraging criminal activity. Design standards will address issues such as the placement of landscaping, accessory

buildings, and accessory structures in a manner that does not impede the City's ability to conduct neighborhood police patrols and observe potential criminal activity; lighting and other security measures for residents, and the use of materials that facilitate the removal of graffiti and/or increase resistance to vandalism.

Responsibility: Community Development Department
Timeframe: Current and ongoing, 2003 – 2009
Funding: Permit fees
Objective: Reduce the susceptibility of residential properties and neighborhoods to criminal activity and increase residents' perception of personal safety

Program 4: Land Inventory

The City shall prepare and maintain a current inventory of vacant, residentially zoned parcels and a list of approved residential projects, and shall make this information available to the public and developers, including information on underutilized sites within the downtown area with residential or mixed-use development potential. The City shall update the inventory and list at least annually. The City will promote the land inventory and the availability of each update through the City's web site, a notice at the Community Development Permit Counter, and a press release subsequent to each update.

To encourage the maximum efficient use of land within the current City limits, Lodi will also conduct a study of residential development potential on underutilized industrial and commercial sites along Cherokee Lane, South Sacramento Street, South Stockton Street, and West Kettleman Lane. Properties along these corridors may be suitable for future residential development if sufficient land can be consolidated to make such development feasible. These areas are characterized by obsolete patterns of land development, older structures in substandard condition, odd-sized lots, and marginally viable commercial and industrial uses that would make properties ripe for redevelopment in the next five to ten years. If Lodi determines that residential development is feasible along these streets, the City will initiate a planning process with property owners (which may be a special area plan or a specific plan meeting state law requirements) to define specific properties suitable for residential or mixed-use development, appropriate development standards, and improvements needed to support residential development.

Responsibility: Community Development Department, Planning Commission, City Council
Timeframe: Complete study of residential development potential by December 2006; prepare and adopt area plan(s) by December 2009.
Funding: General Fund, contributions from property owners
Objective: Increase the potential for infill development, thereby reducing the need to prematurely annex land and convert agricultural land to urban use

Program 5: Pursuit of State and Federal Funds in Support of Housing Construction

The City shall pursue available and appropriate state and federal funding sources to support efforts to construct housing meetings the needs of low-and moderate-income households, to assist persons with rent payments required for existing housing units, to provide supportive services, and to provide on- and off-site improvements and public facilities, in support of affordable housing projects. The City will take the following actions in pursuit of state and federal funding:

- a. Meet annually with private nonprofit and for-profit affordable housing providers and public agencies that are interested in constructing affordable housing, providing special needs housing or shelter, and/or providing supportive services for low-income and special needs residents. The purpose of the annual meetings will be to discuss priorities for lending City support for funding requests for affordable housing projects and programs during the subsequent 12 to 24 months. The City will promote these annual meetings through direct notices to private and public entities that have provided housing or supportive services in Lodi, or that expressed an interest in doing so, in the past.
- b. Provide support to other entities (nonprofit organizations, for-profit affordable housing providers, and public agencies) that apply directly for state or federal funds. Examples of support to be provided by the City include: 1) expedited processing of planning permits that are needed before an applicant can submit a state or federal funding request or receive funds; 2) providing information to complete a funding request (such as demographic, housing, or economic statistics in support of an application); and 3) letters of support for projects or programs that the City has approved (including preliminary or conceptual approval).
- c. Apply directly for state and federal funding under programs in which the City must be the applicant. The City will directly apply for funding only when there is no feasible alternative. Given limitations on City staff expertise and availability, the preferred method of accessing state and federal funding will be actions 7(a) and 7(b).

In pursuing state and federal funding, and working with other private and public entities to provide affordable housing, the City will seek to increase the availability of housing and supportive services to the most vulnerable population groups and those with the greatest unmet needs, such as very low-income and frail seniors, persons with disabilities who cannot live independently, farmworkers and their families, low-income large families, and single-parent households, particularly those with small children.

Responsibility:

Community Development Department

Timeframe:

For action 7(a), annual meetings, 2003 – 2009; for action 7(b), quarterly each year, depending on funding deadlines for specific state and federal programs, 2003 – 2009; for action 7(c) semi-annual review and assessment of funding opportunities based on: 1) funding cycles and eligible activities for various state and federal programs, 2) projects and programs proposed to the City for state or federal funding, and 3) City staff capacity to prepare funding requests

Funding:

California Multifamily Housing Program
California Housing Finance Agency (HELP Program)
Low-Income Housing Tax Credits (state & federal)

CalHome Program
Federal Home Loan Bank – Affordable Housing Program
Enterprise Foundation
Special Housing Needs and Supportive Services, Federal Department of
Housing and Urban Development Programs – Section 221(d), Section
202 (elderly), Section 811 (persons with disabilities)
Child Care Facilities Finance Program (administered through the State of
California)

Objective: 150 very Low-income housing units
100 low-income housing units

Program 6: Encourage Efficient Use of Land for Residential Development

The City will investigate incentive and regulatory tools to encourage efficient use of land designated or held in reserve for urban development within the existing Lodi Sphere of Influence to reduce the premature conversion of agricultural land to urban use. If determined to be feasible, the City will adopt one or more incentives or regulations. Examples of approaches the City will study and consider are:

- A requirement to mitigate the loss of Prime Farmland through the payment of a fee. Fees collected by the City will be used to foster agricultural production in the Lodi area. This program may fund marketing, research, land acquisition and other programs necessary to promote agricultural production. An option that the City may consider to promote the production of affordable housing is to have this program tied to a sliding scale based on dwelling units per acre. If a development is at the Land Use Element mandated 65% Low Density/10% Medium Density/35% High Density, equivalent to 9.85 dwelling units per acre, then no fee would be collected, a higher density would be provided with a credit while a lower density would be subject to the fee.
- The use of transferred development rights (TDRs) that can be applied to designated areas within the Sphere of Influence. The TDRs might be combined with a density bonus program for agricultural preservation to increase the number of opportunities to use the TDRs. An option that the City of Lodi may consider is to designate sending and receiving areas. A potential sending area for the program could be approximately 0.25 miles south of Harney Lane to Armstrong Road in the area currently designated as Planned Residential Reserve by the Land Use Element of the General Plan. The receiving area for this program could then be designated to areas north of Harney Lane in the Planned Residential portion of the General Plan.
- The use of transitional land use categories, such as residential estates, to provide a further buffer between more intense urban land uses and agricultural land uses.

Responsibility: Community Development Department, Planning Commission, City Council,

Timeframe: Complete study and recommend incentives and regulations by June 2005; City Council to adopt incentives or regulations by December 2005.
Funding: General Fund
Objective: Preserve agricultural land and reduce the amount of land needed to meet future urban growth needs

Program 7: Rental Assistance

The City shall continue to support the San Joaquin County Housing Authority in its administration of the Housing Choice Voucher rental assistance program (formerly called Section 8 Program). The City's support will include distribution of program information at the Community Development public counter, distribution of program information to rental property owners as part of the City's code enforcement activities, creation and maintenance of a link to the Housing Authority's website on the City's web site, and annual meetings with representatives of the Housing Authority to discuss actions the City can take to encourage greater participation in the Voucher Program by rental property owners.

Responsibility: Community Development Department
Timeframe: Distribution of Housing Choice Voucher Program information, current and ongoing, 2003 – 2009; create website link to Housing Authority website by March 2004, maintain link thereafter, 2003 – 2009.
Funding: General Fund
Objective: Increase rental property owner awareness of, and participation in, rental assistance programs

Program 8: Neighborhood Improvement

The City will continue to designate a staff position, Community Improvement Manager (CIM), within the Community Development Department to focus on the implementation of housing and neighborhood improvement programs. Among the duties of the CIM are to:

- Enforce City codes and ordinances pertaining to neighborhood maintenance and supervise code enforcement staff;
- Develop programs and plans to produce housing, especially affordable housing, by means of new construction, rehabilitation or acquisition;
- Implement neighborhood improvement programs on a city-wide basis and develop neighborhood improvement strategies;
- Ensure compliance with federal and state laws and regulations and consistency with local objectives and community requirements;
- Prepare a variety of reports on housing preservation and development, neighborhood improvement and code enforcement, and other related City activities; and

- Manage programs for housing rehabilitation, first-time buyer and code enforcement.

Responsibility: Community Development Department
Timeframe: Current and ongoing, 2001 – 2009
Funding: CDBG, fees, General Fund
Objective: Improve the City's ability to focus on the implementation of housing and neighborhood improvement programs

Program 9: Annexation of Land to Accommodate Future Housing Needs

The City will work with property owners of approximately 600 acres outside the current City limits, but within Lodi's Sphere of Influence (SOI), to plan for, and annex the land to the City so that additional residential development opportunities can be provided to meet Lodi's future housing construction needs. The 600 acres is located between Harney Lane, Lower Sacramento Road, the Woodbridge Irrigation District canal, and the western SOI boundary. The City has facilitated a specific planning process with property owners of approximately 300 acres to prepare these sites for annexation to the City. The development potential for the properties to be annexed is summarized in Table II-1B.

The City does not need to annex all 600 acres within the next three to six years to meet housing construction needs given the backlog of unused housing allocations and available sites within the current City limits, but will initiate the process with property owners during the 2003 – 2009 period.

Responsibility: Community Development Department, Planning Commission, City Council
Timeframe: Annex initial 300 acres by December 2005; annex remaining land by December 2009.
Funding: Annexation and permit fees
Objective: Increase the City's residential development capacity to accommodate its share of the region's future housing construction needs between 2001 and 2009, and subsequent years, under the San Joaquin County Council of Governments housing allocation plan

Program 10: Homebuyer Assistance

The City will continue to implement a first-time homebuyer down payment assistance program. The City will continue to participate with the Housing Authority in a countywide consortium for the issuance of mortgage revenue bonds or mortgage credit certificates to assist first-time homebuyers. The City will promote the program by providing information at the Community Development Department's public counter and by providing a link to the program on the City's web site. The City's Community Improvement Manager will contact real estate agents active in Lodi to identify opportunities for program participation. Because the availability of homes within the program price limits is extremely limited in Lodi, there will likely be a small number of assisted homebuyers.

Responsibility: Community Development Department

Timeframe:	Current and ongoing, 2003 – 2009; provide website link and information at the public counter by June 2004; Community Improvement Manager to meet with local realtors by June 2004.
Funding:	CDBG, HOME, CalHOME, CalHFA Down payment Assistance Programs, Mortgage Credit Certificates or Mortgage Revenue Bonds (through San Joaquin County or a local government consortium)
Objective:	50 homebuyers

Program 11: Commercial Linkage Fee

The City will undertake a “nexus” study to determine whether a direct connection exists between non-residential development in Lodi that creates jobs and the need for housing affordable to lower-income workers who will fill some of those jobs. The study will attempt to estimate:

- Projected employment growth by industry and occupation based on land use policies in the General Plan, zoning regulations, and development trends;
- The difference between the cost to develop housing in Lodi and the amount that lower-income households can afford to pay for housing (the subsidy gap needed to make housing affordable); and
- The dollar amount per square foot, by industry or land use category, that non-residential developments would need to pay to close the subsidy gap.

Should the City determine that both: 1) a nexus exists between nonresidential development and the demand for housing affordable to lower-income households and 2) a significant subsidy gap exists between the cost to develop housing and the amount that lower-income households can afford to pay for housing, the City will consider assessing an impact fee (“commercial linkage fee”) on nonresidential development that will be used to provide affordable housing in Lodi.

The City will rely on the following criteria in its decision on whether to charge an impact fee and the amount of such a fee, if assessed:

1. The cost impact on nonresidential development and whether a commercial linkage fee would adversely affect achievement of the City's economic development goals;
2. Similar impact fees, if any, charged in nearby jurisdictions and whether such a fee in Lodi would affect the City's competitive position in attracting job-creating land uses; and
3. The potential of such a fee, compared to other techniques, to significantly increase the supply of affordable housing in Lodi.

Responsibility:	Community Development Department, City Council
Timeframe:	Complete nexus study and determine the feasibility of adopting a commercial linkage fee by December 2004; if determined to be feasible, adopt a fee by June 2005
Funding:	General Fund to conduct study, linkage fee to fund affordable housing (if adopted)
Objective:	Increase local funding options for affordable housing and improve the balance between the supply of housing affordable to the local workforce and anticipated job creation

Goal B: To encourage the maintenance, improvement, and rehabilitation of existing housing and residential neighborhoods, particularly in the Eastside area, and the preservation of existing affordable housing.

Program 12: Demolition of Residential Structures

The City shall implement policies and procedures for evaluating applications for demolition of residential structures. This evaluation shall consider the implications of the demolition with respect to the retention of affordable housing. If demolitions are deemed to result in a reduction of the amount of affordable housing in Lodi, the City shall require the proponent of the demolition to cooperate with the City in providing relocation assistance to displaced residents and in determining the means for replacing demolished units. The City will provide information regarding its policies and procedures on the City's website and at the Community Development Department's public counter.

The City will determine the most appropriate method of implementing this program through a review of past demolition permits and conditions.

Responsibility: Community Development Department
Timeframe: Complete review by December 2004; implement new review procedures by June 2005, ongoing thereafter through 2009, based on proposals to demolish residential structures
Funding: Permit fees, property owner contribution
Objective: Maintain or replace existing affordable housing

Program 13: Housing Rehabilitation and Code Enforcement

The City will continue to combine code enforcement and housing rehabilitation assistance, targeted to the Eastside area. The City will promote its program through the Eastside Improvement Committee, a neighborhood organization that provides direct outreach to area residents and property owners, by providing information at the Community Development Department's public counter, and through a link to the program on the City's website. The City's Community Improvement Manager will work with the Committee to continue marketing the program to Eastside area residents and property owners.

Responsibility: Community Development Department
Timeframe: Current and ongoing, 2003 – 2009
Funding: CDBG and HOME, CalHOME
Objective: Improvement of 1,000 housing units (including private investment to correct code violations) over five years

Program 14: Property Maintenance and Management Standards

The City will continue to implement standards for private property maintenance (Chapter 15.30 of the Municipal Code) to 1) control or eliminate conditions that are detrimental to health, safety,

and welfare; 2) preserve the quality of life and alleviate certain socioeconomic problems created by physical deterioration of property; and 3).protect property values and further certain aesthetic considerations for the general welfare of all residents of the City of Lodi.

Responsibility: Community Development Department
Timeframe: Code enforcement on both complaint and pro-active basis, 2003 – 2009
Funding: Inspection fees, code violation penalties, CDBG funds (for dwelling units occupied by low-income households)
Objective: Eliminate substandard building and property conditions

Program 15: Housing Condition Survey

The City will conduct a housing survey to document its efforts at improving housing conditions and to identify future areas and housing types for targeting its code enforcement, housing rehabilitation assistance, and neighborhood improvement efforts.

Responsibility: Community Development Department
Timeframe: Complete survey and report to the City Council by June 2005
Funding: CDBG, General Fund
Objective: Document housing conditions and establish priorities for future code enforcement, housing rehabilitation assistance, and neighborhood improvement efforts

Program 16: Preservation of Affordable Rental Housing

There is one subsidized rental housing project in Lodi (Creekside South Apartments) that contains 40 housing units affordable to low-income households. These units are at risk of converting to market rate housing. To preserve Creekside South as affordable rental housing for low-income households, the City will coordinate a meeting or series of meetings between the Housing Authority, local nonprofits, and the owner (or owner's representative) to discuss the owner's intentions to remain or opt out of the federal Housing Choice Voucher (Section 8) Program and future plans for the property. If the owner intends to convert the apartments to market rate housing or sell the property, Lodi will seek to facilitate the acquisition of the property by a nonprofit or other entity to preserve the rental units as affordable housing. The City will not take part directly in negotiations regarding the property, but will apply for state or federal funding on behalf of an interested nonprofit entity, if necessary, to protect the affordability of the rental units. Lodi will request that the property owner provide evidence that it has complied with state and federal regulations regarding notice to tenants and other procedural matters related to conversion and contact HUD, if necessary, to verify compliance with notice requirements.

Responsibility: Community Development Department
Timeframe: Meet with property owner and other interested parties by December 2004
Funding: Minimal administrative cost to coordinate meetings; CDBG, HOME CalHFA, Multifamily Housing Program, and Section 207 Mortgage Insurance for Purchase/Refinance (HUD) as potential funding sources for preservation

Objective: To preserve 40 affordable rental housing units

Program 17: Mobilehome Park Preservation

Lodi will meet with mobilehome park owners to discuss their long-term goals for their properties and the feasibility of preserving these parks. Feasibility will be evaluated based on the condition of park infrastructure and buildings, the condition of mobile homes located in the park, parcel size, accessibility to services, and surrounding land uses. Several of the parks are small (with fewer than 50 spaces) and may not be prime candidates for preservation. For those parks that are feasible to preserve, the City will:

- Assist property owners in accessing state and federal funds for park improvements by preparing funding requests, providing information to park owners on state and federal programs, and/or providing referrals to nonprofit organizations who can assist in preparing funding requests.
- Facilitate a sale to park residents of those mobile home parks the City has targeted for preservation and whose owners do not desire to maintain the present use. If necessary to facilitate a sale, the City will seek state and federal funding to assist residents in purchasing, improving, and managing their parks and/or seek the assistance of a nonprofit organization with experience in mobile home park sales and conversion to resident ownership and management.

The City shall also require, as condition of approval of change of use, that mobilehome park owners who desire to close and/or convert their parks another use provide relocation or other assistance to mitigate the displacement of park residents, as required by California Government Code Section 65863.7. The City shall also require the park owner to provide evidence of resident notification of intent to close and/or convert the mobilehome park, as required by state law.

Responsibility: Community Development Department
Timeframe: Meet with property owner and other interested parties by December 2004
Funding: CDBG, HOME California Housing Finance Agency HELP program, California Mobilehome Park Resident Ownership Program
Objective: To preserve approximately 400 mobilehomes and spaces in mobilehome parks with the highest feasibility for continued operation

Program 18: Preservation of the Eastside Area

The City will continue to target a portion of its annual CDBG allocation for public improvements in the Eastside area in support of its housing rehabilitation and neighborhood improvement activities. The City will also maintain the Eastside single-family residential zoning as a regulatory tool to preserve the character of the neighborhood and encourage private investment in older homes.

Responsibility: Community Development Department, Planning Commission, City Council
Timeframe: Annual CDBG allocation, maintain zoning, 2003 - 2009
Funding: CDBG, permit fees, impact fees
Objective: To preserve and improve the Eastside area.

Program 19: Redevelopment Agency Funding

Should the City Council adopt a redevelopment project area between 2003 and 2009, at least 20 percent of any tax increment funds accruing to the Agency will be used to support low- and moderate-income housing projects and programs. The City will also adopt an implementation plan that provides funding for public improvements to the downtown and residential neighborhoods within the redevelopment project area.

Responsibility: City Council, Community Development Department
Timeframe: Unknown at present—depends on the City Council's decision to activate the Agency and implement the plan
Funding: Redevelopment tax increment
Objective: To preserve and improve the downtown and residential areas within the proposed redevelopment project area

Goal C: To ensure the provision of adequate public facilities and services to support existing and future residential development.

Program 20: Development Impact Fees and Improvement Requirements

The City will continue to collect a unified development impact fee to pay for off-site public facilities and services needed for residential development and require that residential developers continue to provide on-site infrastructure to serve their projects. The City shall continue to charge fees that reflect the actual cost of service provided to housing units anticipated by this Element. Prior to the issuance of building permit, the City will require evidence that the developer has paid the required school impacts fees.

The City will review and adjust its fee formula for multifamily dwelling units in the medium and high density general plan land use designations so that the fee encourages the development of higher density affordable housing units while corresponding with the estimated public facility and service impact for the specific project being proposed. The review and adjustment is anticipated to result in a reduction of fees for some multifamily projects.

Water: The City shall insure the integrity of water delivery service by constructing and operating wells.

Wastewater: The City shall insure the provision adequate facilities and lands to effectively treat domestic wastewater while minimizing potential land use conflicts.

Streets: The City shall insure that streets are designed and constructed that meet the intended development density while minimizing housing costs.

Parks: See Program 22.

Emergency Services: The City shall continue to insure that new housing developments are serviced in accordance with the goals and policies of the Safety Element.

Responsibility: Community Development Department, Planning Commission, City Council

Timeframe: Submit proposed fee schedule adjustment to Planning Commission by July 2004, City Council to adopt new fee schedule by December 2004

Funding: General Fund

Objective: Reduce impact fees for multifamily projects based on actual project densities

Program 21: Growth Management Program

The City will continue to use its growth management program to insure that the pace of development is consistent with the City's, the Lodi Unified School District's, and other public facility and service providers' abilities to provide public facilities and services and maintain minimum facility and service standards for the entire community. The City will contact other public facility and service providers annually during the housing unit allocation process to insure that these agencies can serve the increased number of housing units to be allocated.

Responsibility: Community Development Department, Planning Commission, City Council

Timeframe: Annually during housing allocation process, 2003 - 2009

Funding: Application fees, development impact fees

Objective: To provide public facilities and services meeting minimum City standards

Program 22: Use of CDBG Funds

The City will continue to use CDBG funds to upgrade public facilities and services in older neighborhoods (see Program 17 for implementation).

Program 23: Park and Recreation Facilities

The City will annually review its Park and Recreation impact fee to ensure that these fees, in combination with other funds that may be available to the City, will allow Lodi to acquire and improve sufficient parkland and provide recreation facilities according to the minimum standards contained in the General Plan Parks, Recreation, and Open Space Element.

Responsibility: Community Development Department, Planning Commission, City Council

Timeframe: Annually prior to the adoption of a City budget, 2003 - 2009
Funding: Development impact fees, state grants for parkland acquisition, private foundation and individual donations
Objective: To provide park and recreation facilities and services meeting minimum General Plan standards

Program 24: Transit Facilities and Transit-Oriented Development

To coordinate the availability of public transit as Lodi develops and to support transit-oriented development on infill sites and properties with re-use potential, the City shall:

- a. Insure the continued construction of transit facilities, to be paid from traffic impact fees, state, and federal funding sources, and "Measure K" sales tax funds to facilitate service provision and lower the cost of living within the community.
- b. Determine whether areas with infill/reuse potential (see Program 4) qualify as infill opportunity zones. The City shall designate qualified areas that are appropriately located for higher density residential and mixed-use developments in such zones, near transit facilities.
- c. If adopted under action "b," promote development opportunities in infill zones through a link on the City's website, an information bulletin to be distributed to property owners within these zones, and developers and business organizations in Lodi, and one or more meetings with business and community organizations to explain the benefits and implications of infill zone designation for development opportunities.

Responsibility: Community Development Department, Planning Commission, City Council

Timeframe: Action a: annually prior to the adoption of a City budget, 2003 – 2009
 Action b: Identify eligible areas by December 2004, designate infill opportunity zones by June 2005, and identify and adopt zoning amendments that are needed and appropriate to develop within infill opportunity zones by December 2005
 Action c: Create website link and distribute promotional literature by December 2005; conduct one or more community meetings between January and June, 2006

Funding: Development impact fees, state, and federal transportation funds

Objective: To increase housing opportunities near transit facilities and encourage forms of travel other than private vehicles

Goal D: To promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other arbitrary factors.

Program 25: Fair Housing Services

The City shall continue to promote equal housing opportunity for all persons in compliance with state and federal laws by continuing to provide funding for the operation of the City's Affirmative Fair Housing Program. Under the program, the City provides information to the public on state and federal fair laws, provides referrals to county, state, and federal agencies for investigation of fair housing complaints, and provides financial support to Stockton/San Joaquin Community Housing Resource Board (CHRB), which provides landlord-tenant mediation services.

The City will collaborate with CHRB to promote fair housing information and resources at an annual community event . Lodi will promote fair housing activities and resources by providing links through its website to nonprofit, county, state, and federal agencies; providing fair housing information at the Community Development Department public counter; designating a point of contact within the Department to handle fair housing inquiries; and distributing fair housing information at public locations in the City (such as the Lodi Public Library and the Loel Senior Center).

Responsibility: Community Development Department

Timeframe: Current and ongoing, 2003 – 2009; annual community event for display of fair housing information beginning in 2005

Funding: CDBG

Objective: To provide public facilities and services meeting minimum City standards

Program 26: Special Housing Needs

The City shall continue to implement zoning standards, provide regulatory incentives, work with nonprofit and other private housing providers, and provide financial assistance, within the City's limited fiscal capacity, to facilitate the development and operation of housing meeting the needs of special population groups. See programs 1, 5, and 18 for implementation

Program 27: Condominium Conversion

The City shall continue to regulate the conversion of rental housing and mobilehome parks to condominium or stock cooperative ownership to reduce the displacement of low- and moderate-income households. The City will implement requirement in Title 15 of the Lodi Municipal Code, which govern condominium conversion. (See Program 16 for implementation on mobilehome park conversion.)

Responsibility: Community Development Department, Planning Commission, City Council

Timeframe: Current and ongoing, 2003 - 2009

Funding: Application fees
Objective: To minimized the impact of displacement of low- and moderate-income households

Program 28: Regional Solutions to Homeless Needs

The City shall continue to support regional solutions to homelessness through its participation in San Joaquin County's Continuum of Care strategy and collaboration with the Salvation Army. The City provides annual contributions to nonprofit organizations that assist in the implementation of the strategy. Programs and services under the Continuum of Care strategy include overnight shelter for individuals and families in immediate need of assistance, transitional shelter, rent assistance for homeless individuals and families ready to live in conventional housing, and supportive services to assist homeless individuals and families in making a successful transition from homelessness to independent living. Nonprofit organizations that provide services under the strategy include the Central Valley Low Income Housing Corporation (CVLIHC), Center for Positive Prevention Alternatives (CPPA), Gospel Center Rescue Mission, and New Directions.

Responsibility: Community Development Department, Planning Commission, City Council
Timeframe: Current and ongoing, 2003 – 2009; annual review of applications by nonprofit organizations for use of City's share of CDBG funds
Funding: CDBG
Objective: To provide regional solutions to homelessness through continuum of care strategy

Goal E: To encourage residential energy efficiency and reductions in residential energy use.

Program 29: Energy Efficiency and Weatherization Improvements for Older Homes

The City shall continue to permit energy conservation and weatherization improvements as eligible activities under the Lodi Housing Rehabilitation Program. The City will post and distribute information on currently available weatherization and energy conservation programs operated by the City, nonprofit organizations, and utility companies through the Lodi website, the Community Development Department public counter, the Lodi Public Library, the Loel Senior Center, and other public locations.

Responsibility: Community Development Department
Timeframe: Current and ongoing, 2003 – 2009
Funding: CDBG, HOME, public and private utilities, nonprofit organizations
Objective: To increase energy efficiency in older homes

Program 30: Energy Conservation for New Homes

The City shall enforce state requirements for energy conservation, including Title 24 of the California Code of Regulations (state building code standards), in new residential projects and encourage residential developers to employ additional energy conservation measures in the design of new residential developments with respect to the following:

- Siting of buildings
- Landscaping
- Solar access
- Subdivision design

Responsibility: Community Development Department

Timeframe: Current and ongoing, 2003 – 2009 as part of review of planning and building permit applications

Funding: Permit fees

Objective: To increase energy efficiency in the design and construction of new homes

D. Quantified Objectives

The City of Lodi has established quantified (numerical) objectives for several program categories to provide measurable standards for monitoring and evaluating program achievements. Quantified objectives have been established for accommodating the City's share of San Joaquin County's regional housing needs, new housing construction, housing rehabilitation, the preservation of existing affordable housing, and homebuyer assistance. The quantified objectives for the City's share of regional housing needs and housing construction differ because the housing construction objective is based on the City's estimate of the number homes that will actually be constructed and affordable to each income group. The regional housing needs objective addresses the City's ability to accommodate housing based on the availability of appropriately zoned vacant and underutilized land, with public services and facilities. These homes may or may not be built depending on market trends and the availability of funding assistance to developers of affordable housing. (Note: we need to try to use the same time period for the table below)

Table IV-2: Quantified Objectives: January 1, 2004 – June 30, 2009

Income	Accommodate Regional Share ¹	New Construction ²	Homebuyer Assistance	Housing Rehab. ³	Conservation of Affordable Housing	
					Rental Housing ⁴	Mobilehomes ⁵
Very Low	990	150	5		40	400
Low	664	150	25			
Moderate	738	400	25		--	
Above Moderate	1,622	2,250	--		--	--
Total	4,014	2,700	50		40	400

1. Quantified objectives are for the 2001 – 2009 San Joaquin County Housing Allocation Plan
2. Quantified objectives cover 2001 – 2009, based on anticipated market rate housing production (for moderate- and above moderate-income), availability of financial resources to assist in the construction of very low- and low- income housing, 25 non-rent restricted second units will be constructed that are affordable to low-income households, and five very low-income units constructed through nonprofit self-help programs
3. Based on historic rate of code enforcement and housing rehabilitation and anticipated availability of state and federal funding between 2003 and 2009
4. Based on the conservation of 40 existing subsidized rental housing units
5. Based on the number of mobilehomes in parks with 50 or more spaces; although the majority of mobilehome park residents are likely to have very low- or low-incomes, the City does not have specific information on the income levels of mobilehome park residents

APPENDIX A: 1993 HOUSING ELEMENT ACHIEVEMENTS



The success of the updated Housing Element is dependent to a great extent on a useful examination of the policies and implementation programs included in the previously adopted Housing Element. The evaluation identifies programs that have been successful in achieving housing objectives and addressing local needs, as well as programs that require modifications to address objectives in the updated Housing Element. State law [California Government Code section 65588 (a)] requires each jurisdiction review its housing element as frequently as appropriate to evaluate:

- The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the State housing goal;
- The effectiveness of the housing element in attainment of the community's housing goals and objectives; and,
- The progress of the jurisdiction in implementing the housing element.

According the California Department of Housing and Community Development (HCD), *Housing Element Questions and Answers: A Guide to the Preparation of Housing Elements*, the review is a three-step process:

- Review the results of the previous element's goals, objectives, policies, and programs. The results should be quantified where possible (e.g., the number of units rehabilitated), but may be qualitative where necessary (e.g., mitigation of governmental constraints).
- Compare what was projected or planned in the previous element to what was actually achieved. Analyze the significant differences between them. Determine where the previous housing element met, exceeded, or fell short of what was anticipated.
- Based on the above analysis, describe how the goals, objectives, policies and programs in the updated element are being changed or adjusted to incorporate what has been learned from the results of the previous element.

Summary of Achievements

Since the preparation of the previous Housing Element in 1993, 1,371 single-family detached homes, 16 duplex units, and 393 multi-family residential units were developed in the City. The average density of the single-family units was approximately 5 units per acre, the average density of the duplex units was approximately 10 units per acre, and the average density of the multi-family units was approximately 15 units per acre.

The City of Lodi Electric Utility implemented a rebate program used by many households in the City to make home improvements promoting energy efficiency. In addition, City standards for new development are geared toward energy efficiency. The City initiated a fair housing program, which is administered by the Community Improvement Manager, and provides solutions to complaints regarding fair housing.

The City has an ongoing relationship with the Salvation Army, Lodi's primary homeless shelter provider. The City assisted in the Salvation Army's recent warehouse conversion and relocation, which provided the organization with some needed additional space.

The following table summarizes the City's 1993 Housing Element programs and achievements.

Program Evaluation

Table A-1 summarizes achievements for each program in the 1993 Housing Element. The first column on the left contains the program statement, the middle column identifies the corresponding quantified goal for this program (if any), and the column on the right identifies achievements under each program.

Table A-1: Assessment of Implementation Programs

#	Program	Goal	Progress
1	The City shall revise the Zoning Ordinance to provide for a density bonus of at least 25 percent and at least one other concession or incentive, or provide other incentives of equivalent financial value for all residential projects that reserve at least 25 percent of its units for low- or moderate-income households, or at least 10 percent of its units for lower income households, or at least 50 percent for qualifying senior citizens. The City shall work with the San Joaquin County Housing Authority in developing procedures and guidelines for establishing income eligibility for the "reserved" units and for maintaining the "reserved" units as affordable units for at least 30 years. The City shall seek Housing Authority administration of the reserved units. The City shall establish a program to publicize the availability of the density bonus program and shall encourage prospective housing developers to use the program.	Target: 25-very-low-income; 20 low-income; and 30 moderate-income units.	A new and updated Development Code is under public review that reflects this goal of the City. Cooperation with other agencies is an on-going work item and directive of staff. There was little developer interest during the past Housing Element cycle in taking advantage of the State-required density bonus. No density bonus units were constructed. City policies, through both the Housing Element update and Development Code update, are being revised to induce higher density residential development.
2	The City shall prepare and maintain a current inventory of vacant, residentially zoned parcels and a list of approved residential projects, and shall make this information available to the public and developers. The City shall update the inventory and list at least annually.	None	Initial vacant lot inventory is complete and maintenance is an on-going directive of staff.
3	The City shall pursue all available and appropriate state and federal funding sources to support efforts to meet new construction and rehabilitation needs of low-and moderate-income households and to assist persons with rent payments required for existing units.	None	This will be an on-going work effort by the City Planner and Community Improvement Manager. The City has used State and federal funds in the past for housing projects, and is interested in pursuing available funding for affordable multi-family residential projects during this Housing Element cycle (See Goal A, Policy 6 and Program 5). Due to staff limitations, a focus on neighborhood improvement in the Eastside area, and constraints discussed in Chapter III (which the City has proposed to mitigate, only a small number of affordable housing units were constructed in Lodi during the 1990s by nonprofit organizations.
4	Pursue or promote the following programs for financing of	Target: 25 very-low-	This is an on-going work effort by the City Planner and

	<p>housing projects:</p> <p><i>Section 202 - Housing for the Elderly or Handicapped.</i></p> <p><i>Rental Housing Construction Program (RHCP).</i></p>	<p>income units and 25 low-income units.</p> <p>Target: 30 very-low-income and 25 low-income units.</p>	<p>Community Improvement Manager.</p> <p>No units were constructed under these programs during the last Housing Element cycle due to staff limitations, a focus on neighborhood improvements, and constraints discussed in Chapter III (which the City proposes to mitigate).</p> <p>However, the City did assist the construction of 75 low- and very low-income senior housing units (Lodi House) through nearly \$950,000 in CDBG and HOME funds.</p>
4	The City shall use CDBG funds to subsidize onsite and offsite infrastructure improvements for lower-income housing projects.	None	No application for the use of CDGB funds for this purpose has been received. During the last Housing Element cycle, developers did not perceive a market for higher density or affordable housing development in the City. The City is attempting to encourage such development through various policy changes in the Housing Element update, as well as changes to the Development Code.
5	The City shall pursue available techniques, such as mortgage revenue bonds or other mortgage-backed securities, to develop affordable ownership and rental housing.	Target: 20 very-low-income and 20 low-income units.	The City is exploring community support for this program. None of these funding mechanisms was initiated during the last Housing Element cycle.
6	The City shall amend the Zoning Ordinance to provide for the development of manufactured and factory-built housing consistent with the requirements of state law.	None	A new and updated Development Code is under public review that reflects this program.
7	The City shall post and distribute information on currently available weatherization and energy conservation programs.	None	This program was initiated and is implemented by Lodi Electrical Utility. The City's Utility has assisted many City households in making energy improvements through a rebate program.
8	<p>The City shall enforce state requirements, including Title 24 requirements for energy conservation, in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to the following:</p> <ul style="list-style-type: none"> Siting of buildings 	None	<p>This ongoing program is implemented by Building Inspection Division and Planning Division.</p> <p>The City of Lodi Electric Utility has implemented a rebate program to assist households in making home improvements that will promote energy efficiency. In addition, the City is committed to planting and</p>

	<ul style="list-style-type: none"> • Landscaping • Solar access • Subdivision design 		preserving street trees and other development standards that promote energy conservation. The City continues its commitment to these issues through Programs 27 and 28 (see Housing Strategy).
9	The City shall continue to participate in San Joaquin County's CDBG Entitlement Program. Housing objectives shall be a high priority in the use of CDBG funds.	Target: 13 very-low-income and 13 low-income rehabilitated units.	Although it does not have precise records, the City's neighborhood improvement efforts, which include the use of CDBG funds and code enforcement activities, resulted in the improvement of nearly 300 dwelling units per year in 2001 and 2002.
10	The City shall amend its Zoning Ordinance and apply appropriate zoning designations to implement the land use densities provided for in the planned residential land use designation described in the Land Use Element.	None	A new and updated Development Code is under public review that reflects this program. The Zoning Ordinance was not updated since adoption of the last Housing Element, but is now being updated.
11	The City shall develop and implement standards applicable to all new residential projects aimed at improving the personal security of residents and discouraging criminal activity.	None	A new and updated Development Code is under public review that reflects this program (see also Program 3 of the current Housing Element).
12	The City shall continue to cooperate with the San Joaquin County Housing Authority in its administration of the Section 8 rental assistance program. Target: maintain at least 200 Section 8 certificates/vouchers for very-low income households.	None	The San Joaquin County Housing Authority administers the Housing Choice Voucher Program (formerly Section 8) for the City. According to Housing Authority Staff, 283 Lodi residents use the voucher program currently. The waiting list for the program closed in October of 2002 with more than 10,000 households on the Agency's waiting list.
13	The City shall establish policies and procedures for evaluating applications for demolition of residential structures. This evaluation shall consider the implications of the demolition with respect to the retention of affordable housing. If demolitions are deemed to result in a reduction of the amount of affordable housing in Lodi, the City shall require the proponent of the demolition to cooperate with the City in providing relocation assistance to displaced residents and in determining the means for replacing demolished units.	None	The City has not implemented this program. The City has not determined whether it would be able to enforce the specified requirements prior to proposed demolition projects and will need to review past demolition permits and conditions to determine the most appropriate policy/procedure to adopt.
14	The City shall continue to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color by continuing to provide	None	The City implemented its own fair housing program, which is administered by the Community Improvement Manager. Complaints are addressed as they arise.

	funding for the operation of the City's Affirmative Fair Housing Program.		MR. HIGHTOWER IS ASKING THE COMMUNITY IMPROVEMENT MANAGER ABOUT THE FREQUENCY AND NATURE OF COMPLAINTS.
15	The City shall adopt an emergency shelter/transitional housing ordinance to clearly identify appropriate sites for such facilities and to make these sites readily accessible — for development through establishment of clear development guidelines. Until the adoption of such an ordinance, the City shall allow by right the development of such facilities in areas zoned C-M or C-2.	None	<p>The right to develop these facilities within the C-M and C-2 zones continues to meet the needs of service providers.</p> <p>The City has an ongoing relationship with the Salvation Army, which is Lodi's primary homeless shelter provider. The City provided loans to the Salvation Army to assist relocation and warehouse conversion, providing a larger space just north of the downtown area. The former downtown site had limited space.</p>
16	The City shall adopt a property maintenance ordinance.	None	The City adopted such an ordinance, which is implemented by the Community Improvement Division as part of an ongoing neighborhood code enforcement program.
17	The City shall implement a fair share monitoring program that tracks City progress toward contributing its fair share of the region's housing needs.	None	An initial system has been implemented and maintained by the Community Improvement Division. The City will initiate a land inventory geared toward tracking progress on Housing Element goals (Program 4).
18	The City shall pursue rehabilitation funds made available by Statewide Proposition 77 (June 1988).	Target: 13 very-low-income and 13 low-income rehabilitated units.	No units were rehabilitated under this program during the last Housing Element, but rehabilitation continues to be an important need in Lodi. The City will seek funding under available sources, such as the federal HOME Program or the state Multifamily Housing Program.
19	The City shall prepare and maintain a current inventory of residential units located in commercially or industrially-zoned areas. The City shall update the inventory and list at least annually.	None	Preparation of the Housing Element involved an inventory of land suitable for residential development. Ongoing inventory work will continue as a part of Program 4 of the Housing Element.